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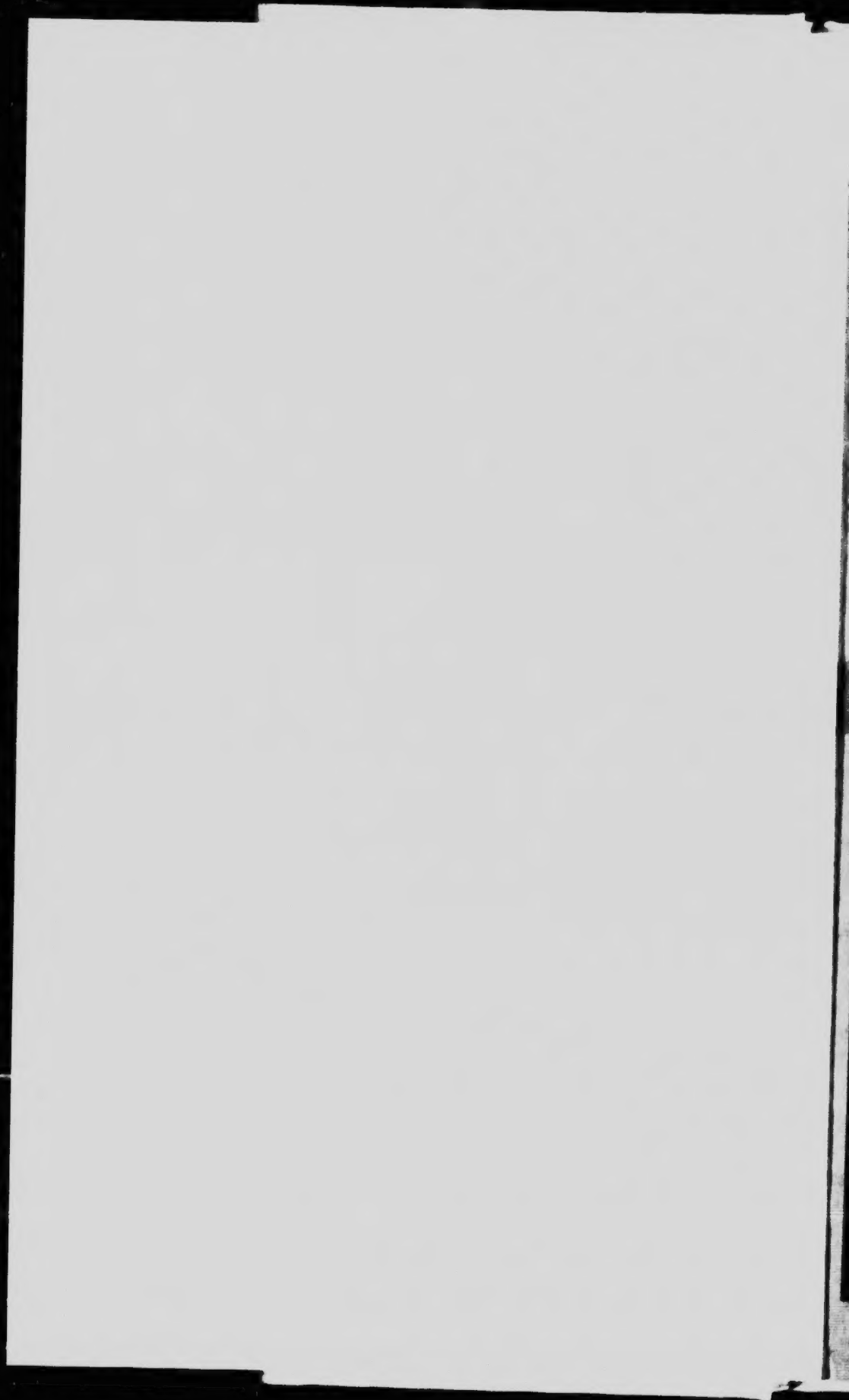
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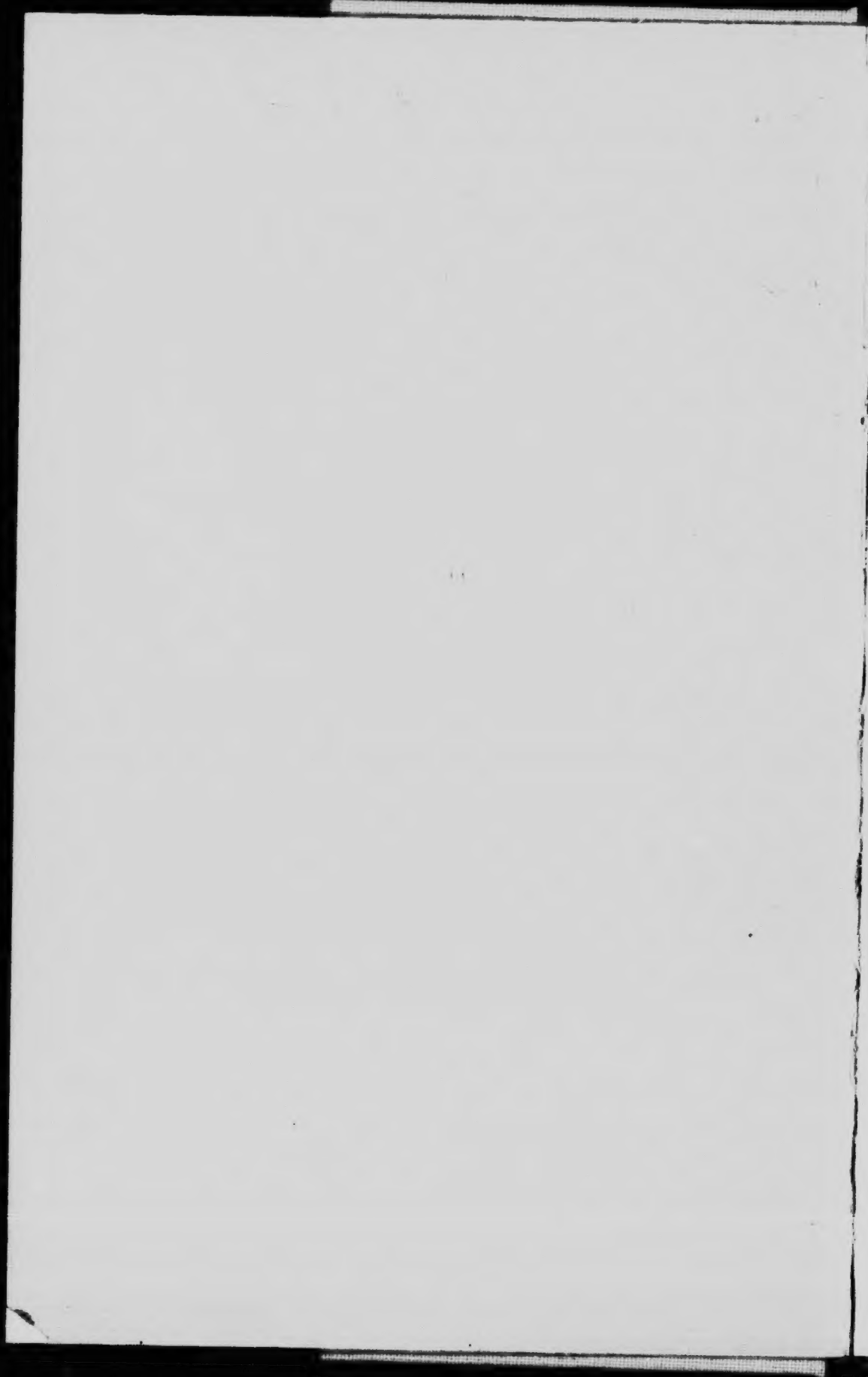
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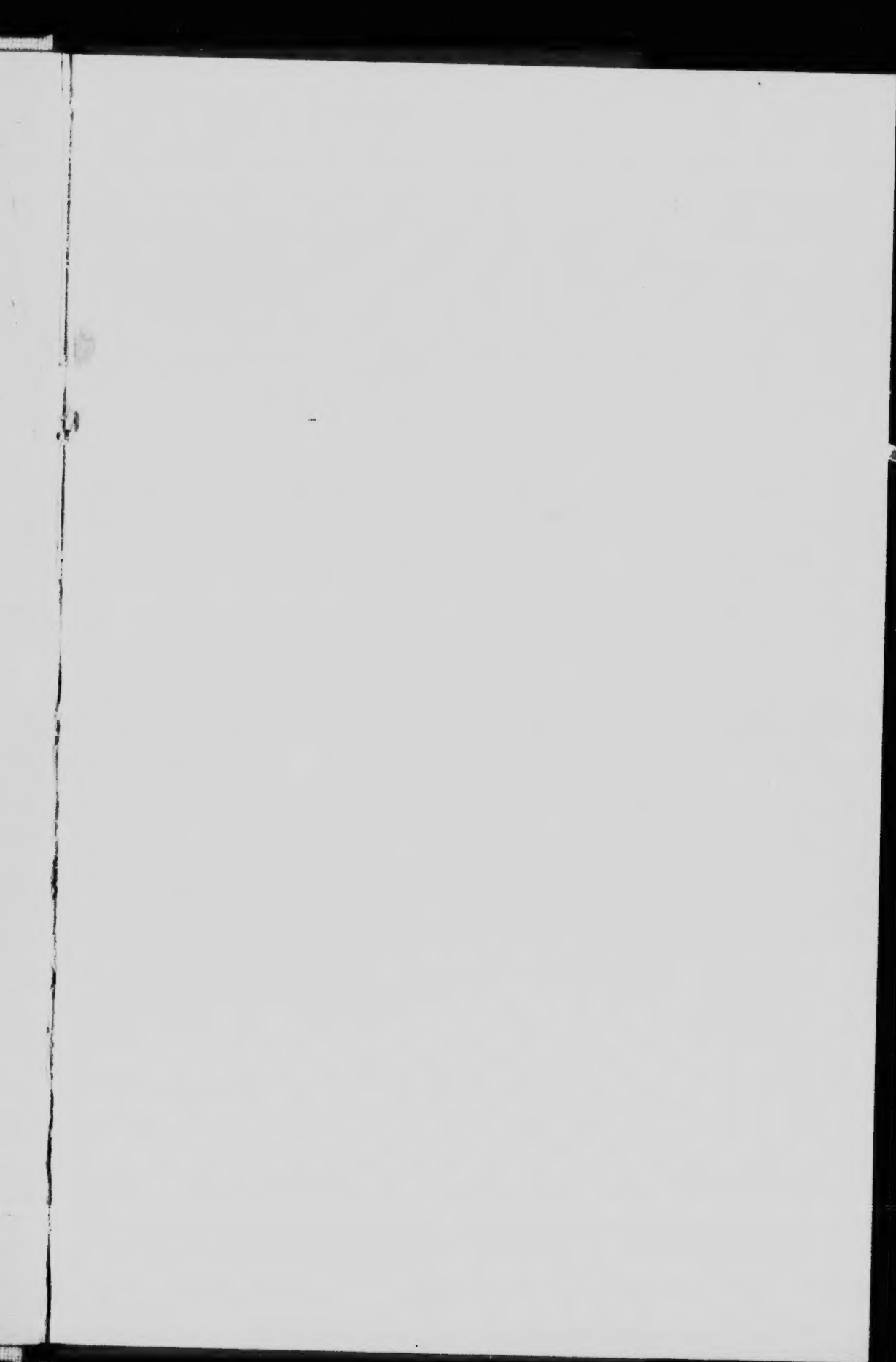
By
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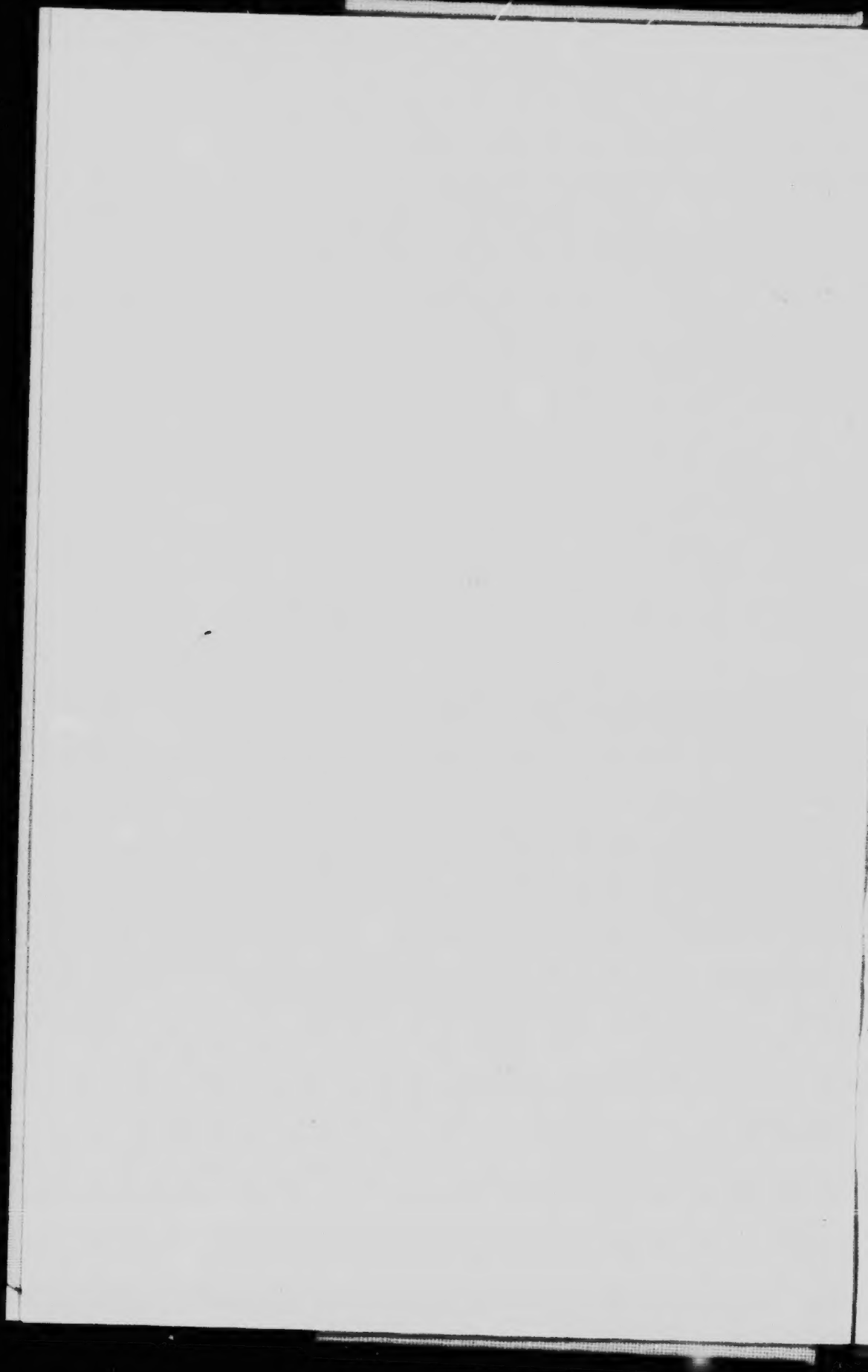


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INCIDENTALLY

**BEING SOME ACCOUNT OF INCIDENTS
IN THE LIFE OF A
MERE MAN
J K.**



INCIDENTALLY

By
JOHN KNIGHT



MONTREAL
—
THE WESTMOUNT NEWS PRESS
1913

PN4913

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**"CANADIAN BANKING PRACTICE"
SHORT STORIES & MAGAZINE
ARTICLES FOR ENGLISH &
AMERICAN READERS**

PREFATORY

How calm and quiet a delight
It is alone
To read and meditate, and write,
By none offended, nor offending none;
To walk, ride, sit, or sleep at one's own ease,
And pleasing a man's self, none other to displease.

—Cotton.

I HAVE seen it somewhere written that to a person whose age extends beyond the period of youth, a retrospect of his early connections and friendships cannot but suggest melancholy and mournful reflections. To clip from newspapers and magazines the following reports and sketches of what were at one time current events; to read, and then retouch with a loving hand some incident of an almost forgotten past, is to indulge in a *retrospect* of the brightest and best period of my life—the years passed in Halifax. And yet I find no suggestion of melancholy, and no trace of mournful reflection in the task I have assigned myself.

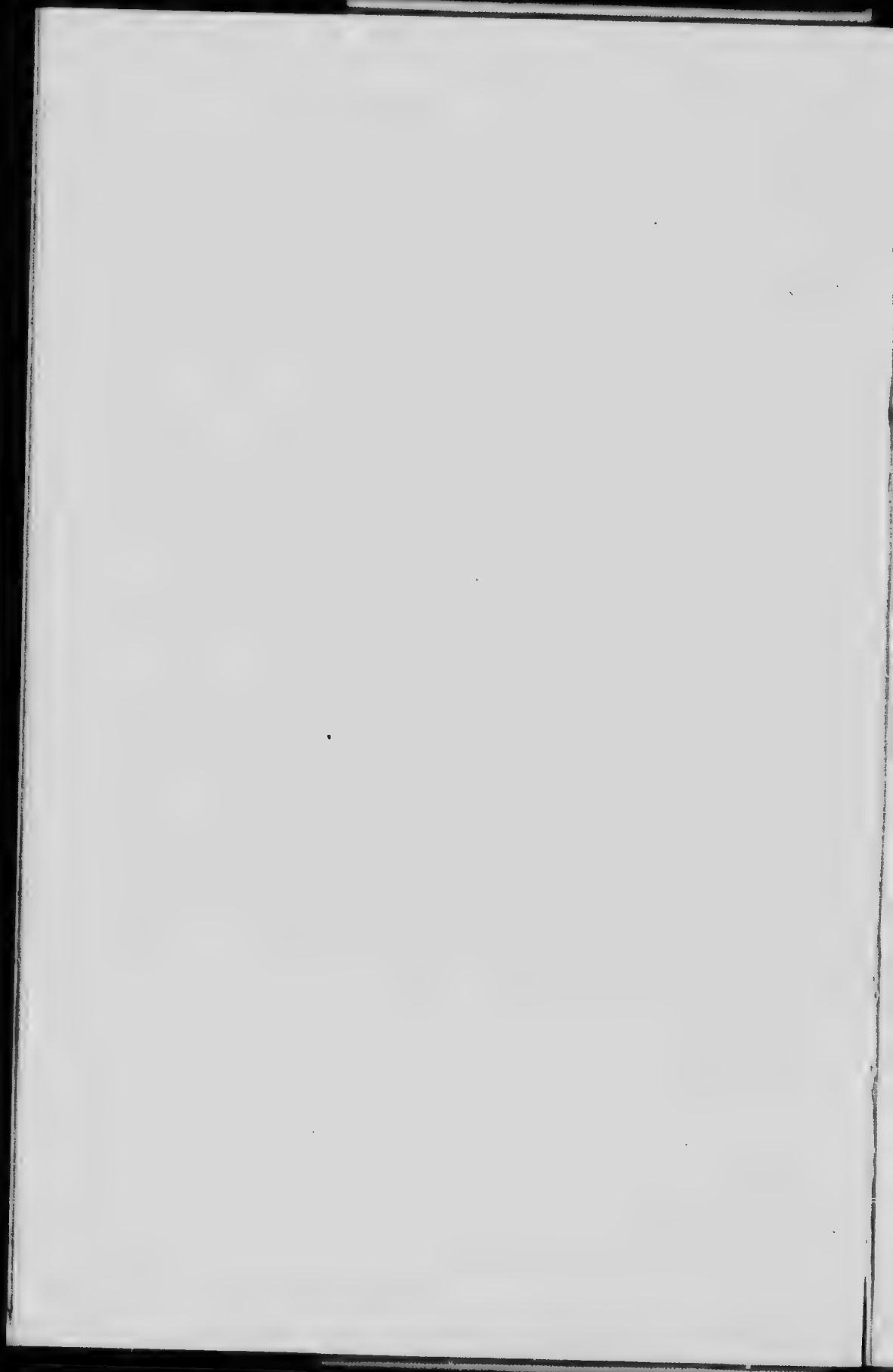
The walls of this my smoking den and study are papered with pictures calculated to assist my memory—and stimulate my fancy—as I write of absent friends and try to pick up from tangled recollections of the past years the thread of events with which these pictures and photographs are inseparably connected.

These newspaper clippings, play bills, *menu* cards, yachting programmes, and cricket fixtures, lead me into a veritable dreamland of delight. Even in the incidents of a quiet and uneventful life may be found the material for a log book, the perusal of which, in after years, will delight not only the writer, but those of his friends who are familiar with the places, people, and incidents referred to therein.

It is with the hope that my acquaintances may desire to preserve some of the newspaper reports of a "special correspondent," that I venture to entrust my Sketches to a friendly publisher.

JOHN T. P. KNIGHT.

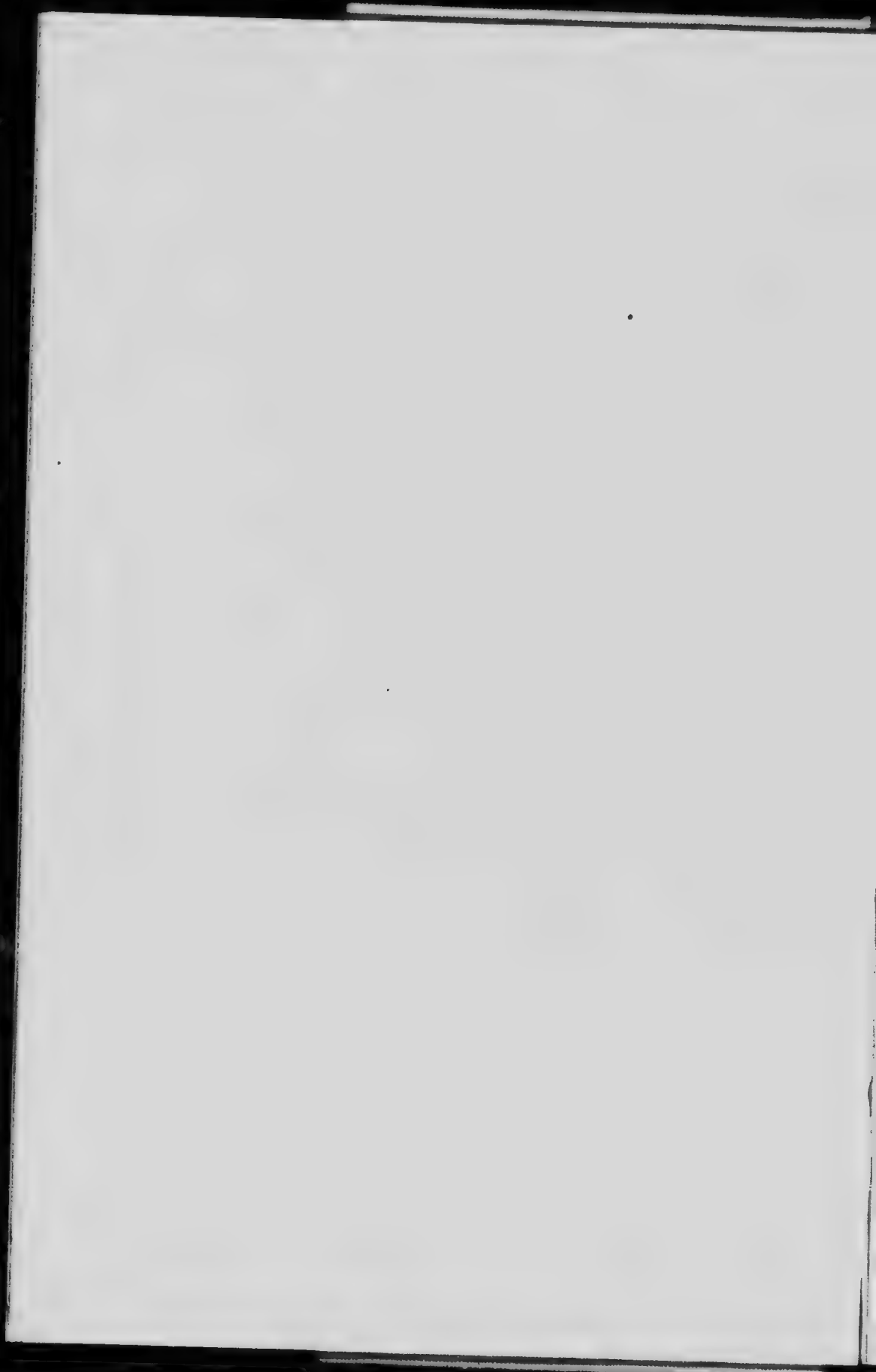
Montreal, P.Q.,
August, 1913.



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THE WIDOW'S SON

Duke's Son, Cook's Son, Son of a hundred Kings;
Fifty thousand horse and foot going to Table Bay.
Each of 'em doing his country's work and who's to look after the things?
Pass the hat for your credit's sake, and pay—pay—pay.

—Kipling.

SPRUCE COVE! There are dozen of similar bays, inlets and indentations on the coast of Nova Scotia. From its entrance one can obtain a view of the Atlantic Ocean, an uninterrupted stretch of sea and sky. In winter the district is usually enveloped in fog and coldness, and during the spring months grey mists cover the land, and only the sound of waves breaking on the shore tells of the nearness of the restless ocean. Yet the place suggests peace and comfort to any one who loves to be within sight, sound and smell of the sea, and many tired travellers by the daily coach, as it jolts through the settlement will find themselves listening with interest to the driver's tribute to the beauty of Spruce Cove in summer time, and the place deserves all that is said of it by the tourist, and fisherman. The entrance to the cove is a mere break in the coast line, through which the sea pours and forms a safe and snug anchorage for half a dozen small schooners. Into the head of the cove a little river empties itself, and in the spring its noisy torrent, swollen by melting snow and ice, carries the spruce trees, stripped and shorn of their glory of limb and foliage, to a lumber mill situated about a quarter of a mile from the wharf, which juts out into the bold water of the cove. The settlement is composed of some twenty houses, and these fringe a winding coach road, across a bridge which spans the river above the mill. The scene is one of exceeding beauty even in mid-winter. Here the country is dotted with substantial farm dwellings and barns, and on the crest of a hill is situated a church, which the coach driver always points to with pride as "the prettiest meetin'-house on the road." Spruce Cove in summer is, indeed, a place for painters and poets to rave about. Above the mill in many a deep pool, the sea-trout wait for the fishermen who tempt them with the fur-covered fly. Between spruce fringed shores of the cove and the water, is a short stretch of sand and big boulders, in the shadow of which one can enjoy the warmth of a Nova Scotia summer, and listen to the murmur of the sea.

Picturesque and inviting as Spruce Cove is, one would hardly expect the little settlement to furnish a romantic story. Yet, as my mind travels back to the summer of 1880, I often see the faces of Eric Sharpe and Jocelyn Tressider. Jocelyn was the daughter

of the minister whose parish comprised the cove, twenty miles of the coast line, and the back settlements. Why such a refined and highly educated gentleman as Mr. Tressider was not removed by his bishop to a more desirable parish seemed a mystery to the tourists and strangers, but we who knew and loved our pastor were selfishly content that he should be neglected and forgotten.

That Jocelyn Tressider was pretty, all the travellers along the coast admitted. Very few realized as I did that one glance of her brown eyes was sufficient to make an impressionable man her slave. I can see her now, as she appeared to me on the July morning when she met Eric Sharpe at the foot of the bridge. Eric Sharpe was a lieutenant on a small corvette, then at Halifax and forming part of the North American squadron. To look at such a type of the young English naval officer was refreshing to a cynical recluse like myself. He was a picture of health and strength, clean shaven, sunbrowned, blue eyes, and fair hair. Upon the arrival of the coach, the previous day, we had drifted into conversation. Chance acquaintanceships soon ripen, and before retiring to rest at the hotel, we had unearthed some mutual friends, serving on other ships, and had agreed to try the trout-holes above the mill on the following morning. When he stated that his visit to Spruce Cove was merely for a bit of a holiday and some fishing, I believed him. Yet I might in earlier days have been less easily hoodwinked. Once a year Miss. Tressider visited some friends in a distant city for a few weeks. They were people of social prominence, and sometimes passed the summer at Spruce Cove. It was during her visit to them, just previous to Sharpe's arrival at the Cove, that he and Jocelyn had met. Even as he was good to gaze upon, so was she, and when, on the summer morning in question, I saw her coming down the road towards us, I felt that these two were made to mate. Jocelyn's brown eyes expressed pleasant confusion as she laughingly wished me good morning; and then turning to Eric she placed her hand in his, and said "This is, indeed, a great day for Spruce Cove; come and see my father." There was no need for words between them. As we walked to the parsonage I found myself wondering upon the strange chance or circumstance by which these different specimens of physical perfection had met. Of the meeting between Mr. Tressider and Lieutenant Sharpe, I have very little recollection. Perhaps the pastor was influenced by a feeling that between his daughter and this comparative stranger there already existed a love beyond the power of others to cure or kill. Eric remained at the Cove for a week. Later in the summer, he and Jocelyn were married. Then he left us to rejoin his ship. Jocelyn waved her pretty hand to him so long as the coach was in sight, and then, with a look of unutterable sorrow in her soft brown eyes, she kissed her father and said "I fear we will never see him again." A few days later a letter from Eric to his wife announced the sudden recall of his ship to England. With a letter to Mr. Tressider concerning some arrangements made for the support of his daughter, there also arrived a life assurance

policy for \$20,000.00 in her favor and an intimation that Lieutenant Sharpe's bankers in London had been instructed to keep the policy in force. The night had fallen on Spruce Cove, and fallen darkly upon all of us.

* * * * *

Ten years had passed away since Jocelyn welcomed her sailor lover with the remark "This is indeed a great day for Spruce Cove." Since then another Eric has arrived at the parsonage to lessen the grief of his mother for one who will never again gaze into her eyes with looks of passion and strong devotion. The settlement still talks of pretty Mrs. Tressider's husband, who fell with General Colley at Majuba Hill. The new Eric was now nine years old, and as I fished with him in the river above the mill, the sight of his fair hair and sun-kissed face used to gladden my heart. He was so stalwart and handsome, that young girls, much his seniors, were wont to cast tender looks at him. But the brightest pair of eyes in the Cove met with no answering look from Eric. Except for his fondness for me as a comrade on his fishing excursions, all his love and affection was lavished upon his mother and grandfather. Of his dead father he never tired of talking. Often and often he would throw aside his fishing rod, and question me about the navy of Great Britain. He would ask me to tell him of his father, of distant South Africa and the Boers, and then frighten me with the announcement of his determination to join the navy.

Sometimes, after a longer talk than usual, he would gaze very earnestly seaward and express a wish to sail to the country where his father had been killed. He gathered from me, the story of the successive defeats suffered by the British in 1881 at the hands of the Boers. That he treasured them in his boyish heart was painfully apparent to me. "Do you think" said Eric as we trudged homeward with our day's catch of trout carefully packed in fresh, damp moss, "Mr. Gladstone's mistake will ever be wiped out?" The lad's earnest face wore such an expression of grim determination to assist in rectifying the error, should the occasion ever present itself, that I felt compelled to answer him seriously. I said "Eric, your father was one of the many brave Englishmen whose deaths will not be forgotten when the time comes." The summer passed all too quickly at Spruce Cove, as elsewhere, and Eric grew more strong, shapely and handsome year by year. Then came another time of gloom and sadness for that tender heart at the parsonage. One evening Mr. Tressider, with whom I was enjoying a pipe, said "Eric is going to England. He wants to be a sailor. His father's people have arranged matters, and he leaves us next month." I heard the mother's sigh as she gazed with unutterable love at the living image of her dead lover-husband, and I saw in her eyes the memory of a never-to-be-forgotten past, that "great day for Spruce Cove," when the gallant sailor, buried in distant South Africa,

arrived to gladden her young life with a brief dream of perfect love and happiness. Thus the second Eric left us, and once again the night fell on Spruce Cove and fell darkly upon all of us.

* * * * *

The Boer position was known to be a strong one, but it had been shelled so persistently by the artillery attached to Lord Methuen's force that the Boer fire slackened and died away; not an enemy was to be seen on the line of the hills, and when the bugles sounded the order for an advance, the sailors and marines to whom was assigned the attack upon the centre of the position responded as they always do when called upon. But the Boers had an instinctive capacity for appraising the tactical value of a position and manning it to advantage, and the ominous silence on their part was but a prelude to a rude and sudden awakening. They had not fallen back from their line of defence, they were simply waiting. Whilst the naval contingent were still two or three hundred yards from the concealed enemy, puff after puff of white smoke split with red tongues of flame increased to a murderous blaze of fire, before which the British sailors wavered and were compelled to seek cover. Nearly all of their officers had fallen victims to the deadly marksmanship of the Boer riflemen, when the shrill bugles rang out again sounding the charge, and the blue-jackets emerging from such shelter as they had found from the shower of bullets, heard a clear boyish voice shout, "This way, lads, Remember Majuba!" The encouragement and command came from a mere youth, only a midshipman, but the very sight of his bright, handsome, boyish face strengthened the stoutest heart among those who now followed him. With a cheer and with a wild desire to revenge themselves for the dead and wounded comrades left behind them, sailors, marines and soldiers swarmed up the hill. Always in the van, bareheaded, his blue eyes filled with the light of battle, the brave lad at last found himself looking down into the trenches from which the Boers had retreated, but their retreat was by no means a rout. The guns had already been taken away at a smart trot, and many a Boer rifleman turned in his saddle to take a last shot at the hated Britishers. The figure of the midshipman showing up in bold relief against the blue African sky, made an excellent mark for one of Oom Paul's burghers, who muttered his satisfaction as Eric threw up his hands and tumbled headlong into the trench, with a Mauser bullet in his brain.

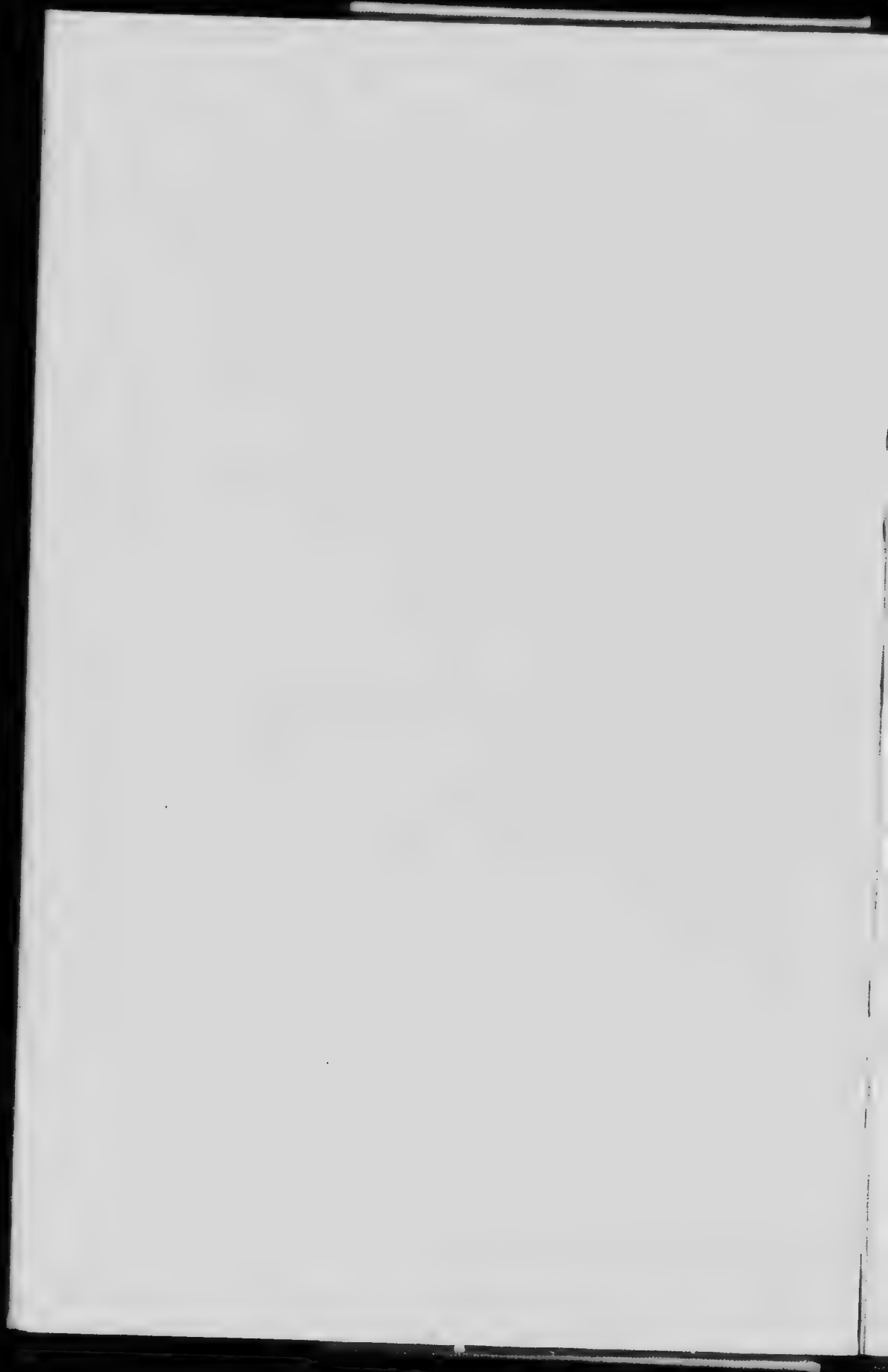
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It is winter time in Spruce Cove, Nova Scotia. A grey mist covers land and sea, and the only sound disturbing the stillness of the dying day is the roar of the Atlantic, and the noise of the little river as it breaks its icy prison before mingling with the deep water of the Cove. The stage coach driver when passing the "meetin'-house," looks beyond it at the windows of the parsonage and remarks to his only passenger, a commercial traveller, "There's a

poor little woman in that house having a tough time of it this Christmas." And the sympathetic traveller listens to the driver's story, and, at its close, remarks with reverence "the only son of his mother and she a widow." Inside the parsonage an old man is sitting in silence before a wood fire, his mind filled with memories of the fair-haired boy and of the earlier Eric, for both of whom the tears of a true and tender heart are being shed. The words of the good man in the pulpit of the little church at Spruce Cove on the Sunday night, after we heard of the death of our Eric at Gras Pan, have not been recorded in print among the many sermons on the war in South Africa. Yet the scene and the occasion are likely to live in the memories of those present until the close of life. Let me try to recall the substance of the white-haired clergyman's broken utterances on the war.

He outlined for the fishermen and farmers present, a picture of peace:—broad farm lands, great woods, ranges of hills and sun-kissed rivers, and he added as a rich coloring to the peaceful scene, the contented happiness of those who toil in the fields, reaping the produce of their labor in due season. Then he brought before our vision, the same scene ravaged and spoilt, trodden down under the hoofs of advancing cavalry, crushed beneath the great guns and the baggage wagons, stained with human blood and dotted with the bodies of men who have all died for ideas, all turned into heroes by the voice which makes even vulgar men heroic, the voice of the last trumpet; and as the good man progressed with his sermon he spoke of the majesty and glory of Great Britain and how her high position among the nations of the earth was due to the noble deeds of her faithful sons in arms, art, industry, and science. Then he referred to the duty of the British Empire in regard to South Africa, and spoke of the gallant men who were fighting for their Queen and Country in that distant land. But when—as all expected—he dwelt upon the death of one known to those present, as "the only son of his mother," the bowed form immediately below the pulpit shook with sobs, the women of the congregation cried audibly, and the men gazed with moist eyes at the windows of the little church. The night had fallen on Spruce Cove once again, and fallen darkly on all of us.

What of the chamber dark, where she was lying,
From whom all life is done?
Within her heart she rocks a dead child, crying,
"My son, my little son."



THE COUNTRY HOTEL

JOHN KNIGHT

It is not my intention, in telling tales of wayside inns in Canada, to attempt any defence of travellers, their habits and customs, manner and behavior. The bagman of the period may be all that indignant land lords and affronted landladies picture him. But 'tis the duty of the host to be blind to the peculiarities of a guest. Therefore the lordly host of the "Crown and Sceptre," or the saucy mistress of "The Golden Goose" has no right to remark upon the fastidious appetite and peculiar temperament of the gentleman in No. 16. The occupant of the room in question is not only the guest of the house; but he also pays for polite attendance and hospitality. Does not the bill rendered to No. 16 distinctly state the charges for bed, board, and attendance? That bill, when receipted, is evidence of a commercial transaction between guest and host, and the former is fairly entitled to the privilege of insisting upon the latter's fulfilment of his part of the contract in the feeding and bedding of the guest that fate, circumstance, or the decrees of what we term business, have made a traveller of.

No sensible Boniface will then deny me the sweet satisfaction of penning my opinions upon those of his brethern who fail in their duty towards the traveller who is ever and always on the wing, dependent upon the village inn for food and home comforts, and who is thus qualified by actual experience to criticise the bill of fare, and to praise or condemn the housekeeping in his temporary home. I do not wish to reduce the relationship existing between the hotel guest and his landlord to the dead level of a bargain for food and lodging at a given sum. Such an arrangement might disturb many a friendship between this wanderer and his roadside friends of the "Golden Fleece," and the "Goose and Gridiron." I love when quartered 'neath their hospitable roofs, to feel myself a real guest, to be able to listen and laugh at droll stories of household cares and anxieties; and to know that if I am forced to complain of the incivility of the "boots," or the sauciness of his sweetheart, the chambermaid, that they will be reproved and myself not condemned for pointing out to my host a weakness in his staff of servants, and a something that seriously interferes with the comfort of his guest.

In my musings by the fireside of wayside inns, I have never yet found any excuse for the landlord who lures the traveller to his house by advertisements rivalling the posters of the circus proprietor, the interior of whose tents never contain one half of the attractions represented in rainbow hued placards on the outside of the canvas.

Compared with the deceptive descriptions of some country houses of entertainment for man and beast, and the bills of fare of many city hotels, there is a very refreshing simplicity in the rough exactness of the sign displayed over the doorway of a far western eating house:

Dinner	00.40
A Square Meal75
A Regular Bust	1.00

Our friend of the west, it will be noted, does not lure travellers into his house by any such artifices as those adopted by the landlord of the web in that pleasing parable of the spider and the fly. The owner of the swinging signboard referred to does not claim for his house that it is the best and most comfortable in that section of the country, with good stabling, first-class sample rooms, and (as an extra inducement) splendid trout-fishing in the immediate neighbourhood. No. He merely states that there are graduations in the cost and variety of the dishes laid before the simple voracity of the devourer of the plain 50 cent dinner, and the epicurean taste of the gentleman who asks for a more brilliant repast at a cost of \$1. Such candour is refreshing in these modern times. I am no epicure. I do not object to plain and simple fare. I would not protest against being filled with food and charged for same according to the change in my bodily weight before and after dinner. Such a plan of payment would save me many a dollar when appetite has been swept away by the surroundings of the dinner set before me.

We have all heard the result of the first introduction of the weighing system into a western eating house. A gaunt grim stranger planked his form down on the scales at the dining room door and turned the beam at 165 pounds. He later took a 25 pound weight from his pocket and he left this weight under the table, and on emerging from the room the scales showed the landlord in his guest's debt to the tune of \$3.75 for loss in weight.

And now let me enumerate a few of the grievances nursed by professional travellers against the so-called *hotel* of our smaller towns. It may be that many readers of this record of undeserved suffering and discomfort will say that I grossly exaggerate the evils and conceal the redeeming features. Such a sceptic cannot do better than take a winter trip through the different Provinces. If he survive and should return a confirmed invalid, a sufferer from rheumatism contracted between damp sheets, or a martyr to dyspepsia resultant from struggles with half-cooked meats and curious compounds of indigestible messes stuffed into pie crusts of the toughness of ship biscuits, he will readily endorse my statements. If my friend, the sceptic aforesaid, arrives home in good health, he may safely consider his constitution to be more horse-like than human. Or, if he denies that there is truth in my story, then he must have found resting places such as we are in quest of, and he ought, in the cause of humanity, to publish the sign boards of the unknown inns.

Mr. Pilgrim, representing the well-known house of Sharp & Pushem, arrives at the depot of the little town of Sleepyville at 10 p.m. He is landed with all the impedimenta of a commercial traveller on the uncovered platform of the station, and long after the whistle of the train has died in distance he stands in the drizzling rain waiting for help from the *hotel*, the lights of which are observable from where poor Pilgrim is thinking over all the naughty words he learned when a boy. It would be easy for the landlord of the Sleepyville hotel to attend the train in person or to send the inevitable half-witted boy who is just strong enough to raise a trunk to the wheel of his team from whence the same is then permitted to fall within an inch of Mr. Pilgrims' corns. But punctuality is an unknown virtue in Sleepyville. So our long suffering tourist, who has been journeying from the last town, seated next to a red-hot stove, is left on the platform of the station just long enough to lay the seeds of consumption and is then landed at the hotel, wet, cold, and hungry. The one public sitting room is not reserved for the use of travellers. All the available chairs around the beehive stove—the heating capacity of which is being extolled by the landlord to a circle of worshipping yokels, whose smoking stocking'd feet surround and hide the stove rail like huge poultices—are occupied.

Mr. Pilgrim casts a wistful eye at the fire, and then strolls to the hotel register. The landlord's opinion of his stove is reserved, and the eyes and mouths of his auditors scrutinizing the new arrival, who is making a painful effort to write his name in such a way with half a pen as to prevent succeeding travellers from remarking, as they look at their rival's specimen of penmanship, "drunk again."

What tends more than aught else to make the modern commercial traveller bold and outspoken in his rough condemnation of some of the landlords of our hotels is the apparent unwillingness of the host to lay aside his pipe and minister to the wants of his newly arrived guest. But Mr. Pilgrim was new to the road, and was withal of a modest, retiring disposition. So, when the proprietor of the Sleepyville hotel, with an interrogatory closing of one eye, jerked out the question, "Had tea?" Mr. Pilgrim, in his astonishment, forgot his hunger in staring at the fire, and stammered out, "Yes thanks," and then timidly asked to be shown to a room. The bed bore evidence of having contained occupants other than the newcomer, and the twelve-by-six towel had to be used as a filter through which to strain the contents of the water-jug, which was lined with a deposit of dust, hair, and embryo tadpoles. The obtaining of a fresh towel cost Mr. Pilgrim his first exchange of pleasantries with a pert and proportionately provoking and dirty maid-of-all-work, who retired from the contest with the now angry traveller with her nose taking a devotional turn as she made scornful remarks upon "drummers" who put on airs.

'Tis needless to say that poor Pilgrim retired to rest, cold, hungry, and miserable. But, like all travellers with quiet consciences, he slept.

The next morning Mr. Pilgrim made his appearance in the banquetting hall. What little appetite he brought to the table was at once dissipated by the survey made of the surroundings during that long interval which always follows the first arrival and second advent of the waitress. The tablecloth had been, *once upon a time*, as they say in story books, white. It was now frescoed with maps of the Provinces, outlined in Worcestershire sauce and vinegar, coloured with spilt gravy, shaded with mustard and contributions from the cruet-stand. At the extreme end of the festive board stood a ham fantastically studded with what Mr. Pilgrim took to be cloves or almonds, but which, on closer investigation, proved to be last summer's flies as they rose in a swarm at his approach and carried away the last vestige of Pilgrim's appetite. There was no scarcity of bread. It would seem that the whole strength of the culinary department of a small Canadian hotel when looking for a job, are insanely fond of cutting bread into slices of varying thickness rendered by time of unvarying staleness. The red table napkin, which obtruded itself from a glass placed in front of Mr. Pilgrim contained, when opened, some discarded morsels of the last traveller's dinner, and he replaced the rag as the breakfast ordered—two eggs of uncertain age, but no uncertain aroma—was thrust in front of him by his antagonist in the towel warfare of the previous night. As Mr. Pilgrim nibbled disconsolately at some toast, and sipped the soapy coffee which he feared to stir for fear of what its muddy depths might reveal, a freshfaced, hearty looking countryman swung himself into the seat opposite that occupied by our suffering friend. The stranger delivered an order for beefsteak in a boisterous way he stretched his legs and planted his big boots upon the slippered feet of the poor commercial traveller. He hacked at and ate meat with audible enjoyment, and when he wanted butter he helped himself with a knife which he had just plunged half way down his throat. Mr. Pilgrim almost forgot his misery in the astonishment he felt at the easy way in which his neighbour performed tricks once peculiar to professional sword-swallowers.

As Mr. Pilgrim left the dining room and filled with tobacco the bowl of a well-beloved pipe, he felt more at peace with Sleepyville and the world at large. Surely, thought he, my fastidiousness maketh me too observant, and he joined the circle round the beehive stove and planted his slippers on the rail among the boots of the early morning hotel loafers. But when a near neighbour, on removing his pipe from his mouth, missed the stove and converted Mr. Pilgrim's slipper into an "expectoroon," that oppressed gentleman rose and murmured: "This grows monotonous," and went up to his *bedroom* to open up the samples of Messrs. Sharp & Pugh's wares. The want of a clean, airy, well-lighted sample room was not conducive to business, and the merchants of Sleepyville very justly complained that the goods looked dull in colour, and made orders light in consequence.

And in the evening, as Mr. Pilgrim shook the dust of Sleepyville from his feet, and from the car window looked at the receding town, he mentally cursed that landlord, his house and his maid, his bed, and his board, and all that is his.

But when, at three out of every five hotels patronized, he met with the same fate, and endured the same privations, and hardships he ceased to grumble, and learned to revel in misery. He even found himself making light of sufferings which once made life itself a burden, and, when chatting and smoking with other travellers, delighted in comparing notes with them upon the amount of trouble, misery and inconvenience it was possible to cram into two days sojourn at Sleepyville.

But this reconciliation with his lot was followed by a change in Mr. Pilgrim's habits, manners, and appearance. He ceased to be the spruce, well-dressed, polite representative of an old and respectable firm, and was often found careering over the *road* assigned to him in frantic haste, roughly dressed, half washed, and half fed. And many of the merchants, who judge of a mercantile house by its representative, began to hint that Messrs. Sharp & Pushem must be dropping behind in their line of goods. That fellow Pilgrim doesn't look so neat and gentlemanly as he did when first on the road. And so they try new firms, and patronize Frank Freshman, representing Messrs. Newcome & Co.

Landlords of country hotels may rave over this somewhat highly coloured picture of Mr. Pilgrim's experience, but no one will deny that the surroundings of a commercial traveller's daily life on the road are demoralizing in the extreme, and I claim that his degeneracy is resultant from the neglect of Mr. Boniface to keep his guest clean and well fed.

Where are the baths, stationary or movable, without which no hotel can claim a travelling Christian as an inmate? Why is the traveller regarded as a lunatic who asks for enough water to wash his tired *body* in? Where are the sweet-smelling beds and snowy table linen peculiar in some country inns, whose proprietors cannot boast of one-fourth of the income netted by some lazy landlords of Canadian taverns? Where are the clean, well-lighted sample rooms required to display the wares of the commercial traveller to the best advantage? And where is the landlord who will emulate the good sensible example of the hosts of English commercial hotels who set aside the cosiest parlour and the choicest bedrooms for the gentlemen of the road, whose periodical visits prove more lucrative as a certain income to their owners than all the chance travellers journeying that way?

Would similar comforts be lost upon Canadian travellers? I trow not. The stout, active, and good-looking young bagman from Montreal or Halifax has just as keen a relish for a good dinner and a comfortable bed as his English prototype, and those wealthy employers who reap the produce for Mr. Pilgrim's labour in due season have not the appreciation and enjoyment of life which is

given to the man who is ever in pursuit of that which the world calls business.

I have written down naught in malice. Nay, I am ready to admit that the Commercial Travellers' Association may find their self-appointed task an easy one. For I have pleasant memories of comfortable hotels where even sickness was endurable; where the kindly faces and soft hands of my hostesses have tended to my recovery in a greater measure than strange doctors; where a genial host has made the days of enforced idleness pass like a pleasant holiday. Let such hotels be patronized.

There is a landlady of mine who will (if she does not burst a blood vessel during the perusal of this complaint) address me thus when next we meet: "Well, what do you fine gentlemen of the road want?" As I am nearing my end and cannot hope to see her again, let me briefly answer her now, and then fall a martyr in the cause of the travelling public. The pioneers of trade and commerce who seek by road, rail and river to form a connecting link between the centres of supply and manufacture and the regions of consumption, want—

Food—Well-cooked and well served.

Bedrooms—The windows of which will open and when open remain so without the support of the leather-covered bible presented to the proprietor of the house by the Society for the Propagation of the Gospel.

Beds—Clean, comfortable, and well aired.

The author's opinion of the lack of sanitary arrangements in our country hotels is not fit for print.

J. K.

During the summer celebration of the Jubilee at Halifax, N.S., in 1867, I sought and obtained permission as correspondent for the *Morning Chronicle* to view the bombardment of Halifax by a corvette and torpedo boats from the deck of the former.

THE NAVAL DEMONSTRATION

AS SEEN BY OUR SPECIAL CORRESPONDENT ON BOARD THE
ATTACKING CORVETTE "PYLADES."

THE grey mist covering land and sea promised ill for the success of yesterday morning's manoeuvres of the Navy and Royal Engineers. But those who desired to see a realistic rendering of the approach of a hostile fleet into our harbor knew that the weather was suited to the occasion—for no sensible enemy would choose a clear, sunshiny day to steal into a harbor protected by forts, and known to be guarded by lines of torpedoes and submarine mines. So much in defence of the clerk of the weather for dealing out fog and coldness to our pleasure-seekers of yesterday.

Your correspondent, armed with a card of introduction to Captain Rolfe, of the *Pylades* (the smallest corvette on the North American station), boarded the attacking vessel at 9 a.m. The Admiral and a few expected guests from the York and Lancaster regiment had not arrived, and I had ample opportunity to glean information concerning the programme of proceedings, and to enjoy the preparations for the part we were to play in the mimic bombardment of the city and forts. Halifax looked pretty in the dull shadows of the foggy morning, and the grey horizon only served to accentuate the outline of MacNab's and Georges Islands, and to throw out in bold relief the martello tower, known as Meagher's Beach lighthouse, reposing like a grim and grey sentinel of the past to remind us of the harbor defences of the day when the good Queen ascended the throne, fifty years ago.

About 9.20 some launches shooting to and fro, having in tow the countermining barges, told of our approaching departure, and soon afterwards a few officers of the York and Lancaster stepped on board to view the proceedings from the quarter-deck of the *Pylades*. Meanwhile the *Canada* and flagship *Bellerophon* are resting calmly at anchor on the waters astern of us, and form a pretty picture with their tapering yards and lofty spars cutting the cold mist curling gracefully above and around their black hulls. About 9.30 Captain Rolfe signalled for orders, and back flies the reply from the Admiral, "Don't wait," so that we are off punctually on our errand of destruction—for the men of the *Pylades* are determined, and the city and its protectors are doomed.

We are off! The shrill whistle of the boatswain is followed by the roar of his voice sending some order, unintelligible to a landsman, reverberating forward. A rush of barefooted blue-jackets aft, and some spare cordage, etc., is stowed away, a yard braced further aft, or a gun carriage slewed to a new angle. At 9.35 punctually, the signal "Prepare aloft for action" makes the corvette's deck a scene of activity such as people ashore can hardly picture, even when described by the brush of an artist or the pen of an experienced journalist. A dozen men lower the topgallant masts in such a speedy manner that one is set wondering if the *Pylades* has shipped a picked crew to astonish the handful of visitors on her deck.

As we proceed down the harbor we pass the French warship. She is *en deshabille*, and does not look belligerent. It is evidently her washing day, and the evidence of this peaceful pursuit flutters in rows of sailors' garments from her for'ard rigging. Then we pass the antiquated *Mic Mac*, showing a bold bow, stern, or broadside, (we can't tell which) lined with people, and then the pretty *St. Pierre* loaded with sightseers to watch us destroy their forts and bombard the city they are leaving. A few yachts are dropping down to the scene of operations, and as we approach McNab's Island an occasional steam launch, or a bunch of suspicious looking boats, tell of the mining operations of the enemy we scorn. And all this time the harbor leadsmen, careful quarter-masters, are in the chains heaving the lead to port and starboard of our good ship. On the shore can be seen the hurrying forms of people on foot and in carriages moving southward to points of vantage, and along the coast are small craft urging their way to havens of safety from whence to view the fight. It is reassuring, as we steam along, to hear our genial captain say, in response to the query of a chubby-cheeked visitor from the Y. and L.: "We shan't return their fire at once; we maintain an ominous silence."

And it seems that we did.

After our bow was pointed threateningly toward the city, and our little fleet of boats were under our protecting stern, the forts commenced to belch forth flame and smoke. The *Pylades* steamed along in safety and silence, and the occupants of her quarter-deck—soldiers and a solitary civilian—stood the fire of the forts nobly, and refused to go below—save when invited. Our bugler has long since sounded "General quarters," and the tars are standing to their guns, and the small arms men in the fore and main top ready for action. God help boarders against such an active crew!

Below York Redoubt the *Pylades* steamed slowly citywards, and I doubt if the guns of that fort could be depressed sufficiently to bear upon us, so near do we pass the rock-lined shore. As we pass the first mine, the men in the maintop are told to reserve their fire until specially ordered, and at this moment the deck forms a very striking and picturesque sight, as the gunners rest at their stations and the vessel's tops are known to be full of men.

There is an ominous stillness all around. Suddenly a launch

from the *Canada* drops alongside (Why don't our trusty men aloft blaze away at the visitors?) as if to ask if we object to firing the first shot, and we don't. A signal gun causes evident movement of the people along the shore and surrounding craft. The "cone" is hoisted to show we are under steam, and soon Forts George and Clarence are thundering away at our devoted corvette with all the might of their heavy guns. I frequently hope they (the gunners) won't make a mistake, and repeat the Aldershot business by sending solid shot at us. We plough along unharmed, towing our flotilla of small craft, whose duty it will be to go ahead under cover of the smoke created by broadsides from the *Pylades* and destroy the enemy's mines and make use of our torpedoes.

The *Pylades* is now, I presume, making it very sultry for the forts. The discharge of the great guns below, and the incessant roll of the musketry from above where we are stationed, is simply terrific, and one ceases to wonder at the reputed prevalence of deafness among service gunners, as each discharge rends the smoke cloud with its crash and following roar, shaking the ship from stem to stern. The small arms men are not stinted for cartridges, and it is evidently a big day with them as they blaze away at the embrasures of the forts in the Tower Woods and MacNab's Island, now sending out puff after puff of white smoke split with red tongues of flame. What damage we are doing cannot be told, but in the intervals 'tween discharges I note a thoughtful marine polishing the gun he is tending, as if realizing the harmless nature of the conflict and the speedy return to the peaceful pursuits of every day life in port.

"Keep your mouth open," says Bennett, the kindly surgeon of the ship, "and you won't feel the force of the shock," as the *Pylades* fires two broadsides in succession. I try it and can recommend it to others.

"Cease firing," is sounded on the corvette, and, save for an occasional gun from the forts, all is again still. The *St. Pierre* steams by us and dispels the illusion of battle by showing her decks black with sightseers. But then, 'tis said, the *Shannon* and *Chesapeake* fought in the presence of a crowd of pleasure craft.

And then we thundered forth the broadsides of the day. The ordinary saluting charge of three pounds of powder will not form a sufficient cloud of smoke to permit our boats to sneak in unobserved, so battering charges of 16 pounds are used. How I tremble for the safety of a bottle (of ink) I had, when leaving home, left posed on the edge of my desk. Well, you people ashore know what the report was like, and when I say that it sounded to the writer like the firing of *one* mighty gun no better testimony could be given to the perfection of a broadside from the *Pylades*.

But what are the enemy doing? At fifteen minutes past he advertised time, we are waiting for the Royal Engineers to blow us into the unknown world. * * * Do I live? Thanks to

the forbearance of the foemen, I can breathe. A low rumbling is heard, and the devilish submarine forces of the engineers are at work. Vapour clouds of vapour steal heavenward, and spiral columns of water shoot upward, reflecting the grey tints from a fast clearing sky.

And during the incessant roar of artillery, and the explosions that followed, the eye occasionally rests upon the spectators on sea and shore. Here a yacht, there a fleet of row boats, and farther away, under the shadows of the shore, a tiny canoe with a crew of two, master and lady mate, and all along the coast are signs of a moving multitude of people. 'Tis a sight to be remembered.

And then the bugles sound the advance for our "flotilla," and astern of us all is activity and warlike preparation. The leading steam launch, in charge of the torpedo lieutenant of the flagship, carries a gun in her bow, and as she shoots ahead they fire, and our fore and main top men keep up a rattling of musketry to cover the approach of those to whom is entrusted the work of laying our counter mines.

Georges Island is now taking part in the defence of Halifax, and right ahead the fort's big guns are, * * * "Goodness me, why, what was that?" Just at this moment the bottom of the ocean broke loose from its moorings and shook us all below. To a stranger on the *Pylades* the shock was hardly explained by the doctor's remark that we had passed "near one of the smaller mines." And now to describe the spar torpedo—if I can.

The torpedo is made fast to a long spar carried on a fast steam launch. The spar is outriggered by means of a jigger, and as the launch approaches the vessel to be destroyed, the spar is depressed until the torpedo is under the vessel. Then the gun cotton is fired, and the launch goes at full speed astern to await the result of the explosion. Before the boats of the fleet gave the closing exhibition with the spar torpedoes, *Pylades* treated the spectators to the song of the siren, a steam whistle playing on some indescribable windmill attachment, and making such an unearthly noise that, I am credibly informed, the siren's voice, when first heard in Barbados, caused the colored population to fall down and pray against the unknown perils foretold by such a strange scream.

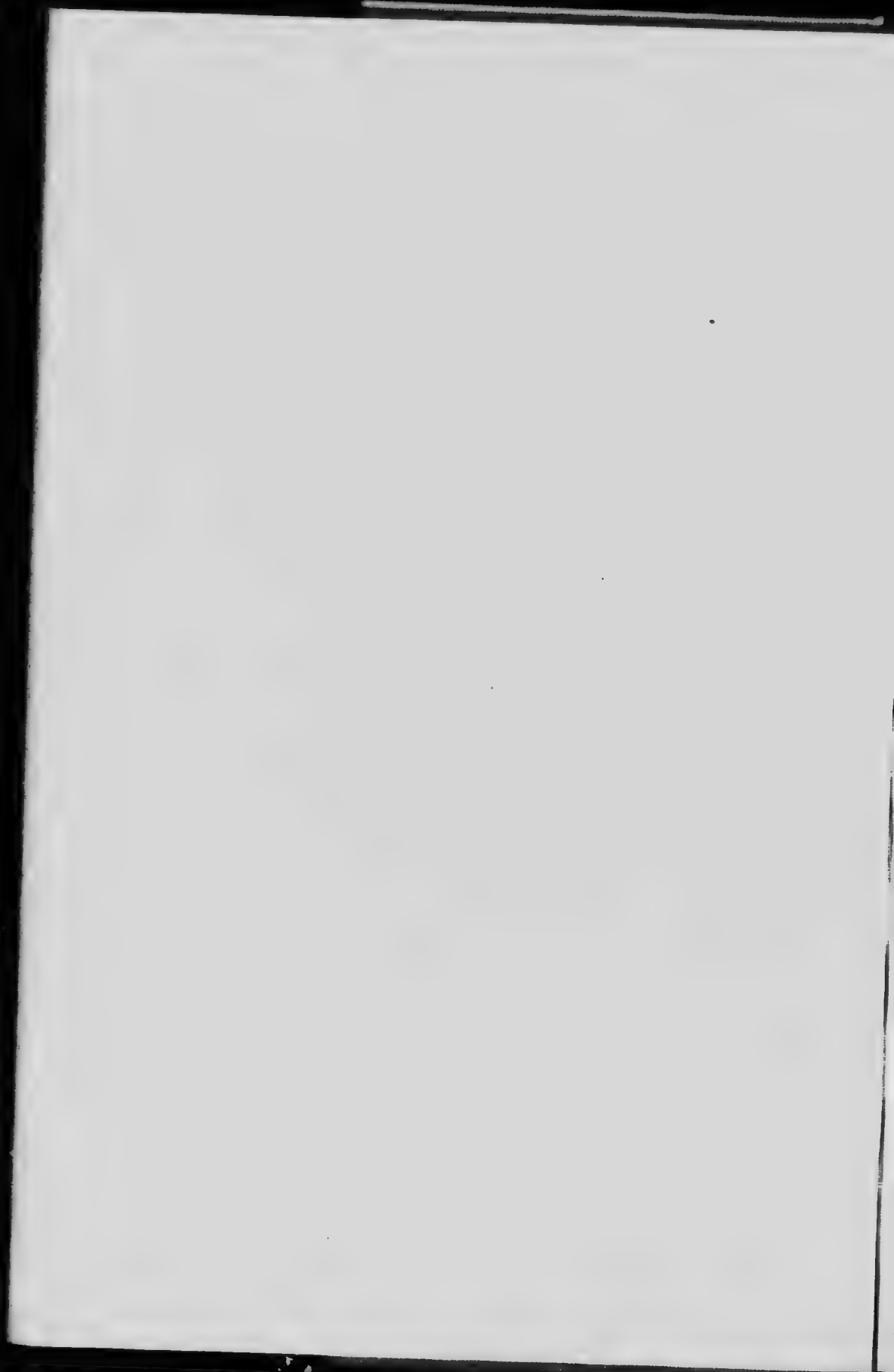
And then, when our boats have finished the experiments with the spar torpedoes, our corvette steamed over the scene of the sea fight, an undoubted conqueror, having lost nothing save the ammunition fired away to celebrate fifty years of government by a good and well beloved Queen. So, with the topmasts down, and bowsprit and loose spars housed, the attacking ship *Pylades* came home snug and safe as when the order rang out, "Prepare aloft for action."

And did we bring no prizes? Yes, the sub-marine mines and torpedoes proved effective fishermen, and the scales on board the corvette gave 22 pounds as the weight of one of many stunned codfish brought in by the men who manned the boats.

Once again at anchor. After a pleasant lunch on board, a shore boat bears me to further jubilee entertainments, carrying very pleasant recollections of the *Pylades*, her captain, officers, and crew.

JOHN KNIGHT.





A BIT OF BERMUDA

I AM assisted in recalling visits to the Bermudas by two or three simple circumstances which writers, whose imaginations are fired by their surroundings, and whose thoughts and fancies are stimulated thereby, will readily understand.

The rush of water along a creek near the window of my room, and the noise of the machinery of a lumber mill, recall the steady thumping of the engines of the Cunard steamer Beta, the stillness of the rest of my little world being unbroken save by the occasional crowing of a distant rooster. The first accompaniment to my thoughts revives memories of voyages to Bermuda, the second shrill clarion, as it splits the silence, transports me to the verandah of the Hamilton Hotel, Bermuda, where on moonlight nights I have sat wondering at the quietude of those islands out there on the ocean, and have dreamed of a very different future to that which my present lot promises, until some lawless, time-defying rooster, bugler to the army of fowldom all over Bermuda, would disturb my reverie, and with one long crow arouse a hundred echoes from as many poultry camps.

It was in 1882 that business carried me for the first time to Bermuda. Of the voyage to the islands, too much neglected by Canadians in search of recreation ground, it is not my intention to write. It has been my lot during a hitherto busy life to make many journeys by land and sea, and some of them have not been uneventful; but an army of writers, clever and otherwise, have described in books of travel and adventure all that is apt to befall ordinary passengers.

The object of this sketch is to draw attention to what may be seen and done in Bermuda. Have you, my chance acquaintances, ever read Mark Twain's "Idle Excursion?" When reading in the Bermudas the account of the American humourist's visit to the islands, I realized how much of the enjoyment of perusal of the same writer's "Innocents Abroad" must be lost to those who have not been able to travel through Europe after the fashion of the passengers of the steamer *Quaker City*. How much must the humour and quiet satire of Mark's description of the Turkish lunch be heightened for those who have partaken of such a meal, and how much more crooked must that street in Darnascus seem to those who have wandered through its mazy labyrinths, and then read the allusion to a possible sense of humour in the apostle who wrote of it as the street *called* straight.

I make this reference to the "Innocents Abroad," because I feel that justice has not been done to the book by those who regard it as

a volume of fun alone and not as a guide book to things worth seeing and also remembering when doing Europe.

So, in the same way, in the pages of "An Idle Excursion," underlying the humour therein, is a faithful record of what every visitor to the Bermudas should see and observe closely, each in his or her own fashion, during a visit to those islands of sunshine and flowers.

I find on the back of a photograph of the islands, purchased in 1882, and sent to a dear friend, these, my first recorded impressions of the Bermudas:

"This view merely gives you an idea of a group of islands as you see them from the top of a high tower, and does not convey to the mind the slightest impression of the almost marvellous colors of sea and sky, and the really eye-dazzling effects of the white roads, whiter houses, brilliant plumaged birds of scarlet and blue, and sweet scented roses of every shade of pink and red. Bermuda is something more than the market garden of New York and Boston. 'Tis the home of a people far removed from the cares of daily business; troubled with letters only once in a fortnight; knowing nothing of telegrams from neighbouring cities and cablegrams from abroad; and in all the indolence begotten of seclusion and sunshine, breathing an atmosphere so full of ozone (and onions, when in season), that the natives live to a disgracefully old age, and a death seems such a rarity that the relatives of a Bermudian who does contrive to run the risk of reaching a better land, usually contrive to pop the foolhardy traveller out of sight neath the cedar trees ere his friends are able to assemble for the funeral. To expire at 4 a.m. means a planting of the expired one at noon sharp. But the place is so aggravatingly pretty that I can almost imagine a hardy Northerner might in time be found longing for the pine woods, the rivers, and the grey tints of Canadian scenery."

And now let me tell of the Bermudas as I first saw them after a voyage of four days from Halifax, N.S. After crossing the Gulf Stream we had given tweed clothing and overcoats into the custody of the bedroom stewards, to be stowed away until our return, and we appeared on deck in all the summer glory of light clothing and straw hats. It was early morning, the sea and sky were of uniform blueness, so peculiarly beautiful that I have never seen the same faithfully reproduced by any artist save my friend Riley, who, living in Bermuda for some years, had time to wander along the southern shore, and in perfect quietude study the Bermudian waters as contrasted with the grey rocks, the dull green of sage bush, stunted cedar, and wild grape trees which lend to this part of the islands a romantic attractiveness quite indescribable.

As I reached the deck, I saw that the steamer's bridge was occupied by a burly black pilot who had boarded the vessel full twenty miles from the treacherous reefs, the outer edges of which we were said to be fast nearing.

Away in the hazy distance was Bermuda. Seen from the deck of a vessel, on a calm, sunny morning, the clump of islands looked like a big white table-cloth dropped down on the blue ocean.

I have listened to many discussions about the Bermudas. I have heard them described as a pinnacle of the lost Atlantis; as a table land of coral, supported on pillars likely at any moment to be

undermined by the action of the waves; as a ledge of rocks, into the crannies and crevices of which enough wind-blown soil has settled to give earth room to the crops of onions and tomatoes; as a three-years' prison house for marching regiments of the British army; as the winter station of the North American Squadron of the English fleet; as an El Dorado for photographers.

Bermuda may be any or all of these. But these lovely islands are also to tourists and occasional visitors, during the months of March, April, and May, a veritable fairy-land—a region of perpetual delight to the eye, and pleasure to the other senses.

Stay beside me on the deck of the Beta and look at the ever-changing scene as we thread our way through the winding buoy-marked channel leading into St. Georges. Nearing the coast, we can gaze down into the blue water to such a depth that it would hardly surprise one to see the bottom of the ocean, with its wealth of coral caves and marine plants, and the mermaids of song and story. And what is this? Can anything be more soothing to the senses of a Northern visitor to these Southern waters, accustomed, as he is, to the grey and neutral tints of everything—breezy-looking clouds, and dark, foam-tipped waves—than to behold (as he rounds the first promontory of rock, with its single cedar tree silhouetted in sharp outline against the cloudless background), a surface of unbroken blue water, hardly rippled by the softest of summer air, and then to observe rising out of this wonderful water what looks, when seen from the deck of a ship just entering port, like a town built out of white marble.

And now we are alongside the quay, and a landing stage is constructed by the running out of two immense beams by an army of colored men, who, straddling the same, are soon engaged in placing a gangway for passengers and cargo by lashing boards from beam to beam.

If the editor of this paper would permit me to encroach upon his space, I would like to describe some of the street scenes of St. Georges—the donkey cart driven by a loquacious colored lady of uncertain age but no uncertain bulk, whose work in life is the carting of luggage to the hotel; the sun-browned subaltern, who has just strolled down to meet "Jones of Ours" and condole with that poor youth upon having to put in his time in such a "blasted hole" as Bermuda; the colored urchins lolling about in the sun, a group of picturesque idleness carved in ebony, and clothed in a little cotton and a lot of straw; the barouche filled with happy looking American tourists, who have just driven across the causeway from Hamilton to "do" St. Georges after the systematic way of their sightseeing countrymen; some foreign sailors from that Italian barque seen in the stream as we entered, one of the numerous "lame ducks" driven into Bermuda by stress of weather.

But I must hasten to Hamilton. For the information of any one contemplating a trip to Bermuda let me here say that the tourist whose landing place chances to be St. Georges cannot do

better than to see St. Georges before starting for the only other town, Hamilton, in reaching which, by carriage, he will pass across the celebrated Causeway.

During the visitor's sojourn in St. Georges, and the ride to Hamilton, he will obtain ample evidence of the historical interest attaching to the Bermudas, one of the oldest of the Crown Colonies.

* * * * *

What small souls editors have? I purposed including in this article a description of all the places of interest in and about Bermuda. And here is the editor of the "Queerboro' Review" reminding me that his columns are not a hundred yards long.

I wanted to quote Twain's description of Hamilton by night; his reference to the value of the onions in the eyes of good Bermudians; his whimsical regret over his inability to pick overshoes off the india rubber tree; and the distress of his friend over the whiteness of Bermudian roads.

And then I purposed adding to the notes of "An Idle Excursion" the discoveries of one who knows Bermuda better than even the observant Mark Twain.

Yes, but for this obdurate editor, I could grow warm again in praise of the bits of Fairyland discoverable during rambles through Pembroke and Warwick, the glories of the palm trees, and the "burning bush"—a tree, when in full bloom, resembling a large umbrella of the most flaming red tint; the view from Gibb's Hill lighthouse, from whence one sees the vast ocean in all directions, and far, far below, the small islands comprising the Bermudas; the extraordinary caves; the once celebrated Dry Dock at Ireland Island; and the rainbow tinted angel fish, to be seen in the pond at the American Consul's.

I also wanted to tell of the speedy Bermudian yachts, and of the very interesting races I have witnessed between the *Julia*, *Emerald*, *Nameless*, *Dauntless*, *Undine*, and other ancient flyers.

I could have made a pen-picture of the finish of that race for a Cup given by the Princess Louise during her residence at Bermuda, when after, sailing the usual triangular course of 12 miles, three of the 'Mudian sloops rounded the stake-boat at the finish so close together that a special committee had to be appointed to decide "what boat won." And how yachtmen the world over will whistle to hear that the winning yacht of the race referred to was only seventeen feet along the keel, and yet carried a forty-two foot mast on the day of the race, and had her mainsail laced thereto.

However, let me, before I close my eyes upon the beauty of Bermuda, recall a bit of the South Shore. Whenever my mind travels back to Bermuda all other recollections of the islands and people fade away when a bit of the Southern Shore, dear, to artists and lovers of the beautiful, passes before my mental vision. I am familiar with the coast scenery of several countries, and yet, when I recall what I have seen—the white cliffs of Dover, near my birth

place, on the coast of Kent; the stretches of yellow sand at some seaside resorts across the English Channel; the quaint shore line of Holland; the rocky outline of Newfoundland; the sand hills at the mouth of Chesapeake Bay, Virginia; the really pretty bays and inlets seen from Blair's coach when driving from Halifax to Mahone Bay in July—all these are forgotten when that bit of Bermuda, the "South Shore," is referred to.

How few are the visitors to Bermuda who, during their stay at the "Hamilton" or the "Princess," discover the delightful resorts to be found on the South Shore.

On my first visit to the islands, I walked from Hamilton to the spot I want to describe. Leaving a lane shaded with overhanging trees, and fringed on either side with oleander bushes, save where low stone walls overgrown with feathered ferns and cushioned moss marked the boundary of some estate, I struck a footpath through a grove of cedar trees, and, skirting one of the onion patches found all over the islands, saw before me a tangled growth of wild grape trees, and then a scene which no dream of the tropics described in song or book of travel can ever efface.

Stretched out before us lay the sea, blue, nay, bluer than the sky above, its sheeny surface free, far as the eye could reach, from sign of sail. Down at the base of the rocks, twenty feet below, was a long stretch of sand, upon the soft surface of which we almost expected to see traces of the marvellous blueness of the surf lazily breaking at long, long intervals. The air was heavy with the tropical warmth and quivering with the murmur of the sea. As I recall the south shore of Bermuda, I sigh in sheer happiness. What nests we found there! Caves formed by the overhanging growth of the wild grape trees shutting out some of the glaring sunlight and bathing the delicious scene in a mellow shade as we lay like renegades from civilized life, and with half-shut, dreamy eyes fixed on the everlasting sparkle of the ocean, pulled at our pipes and regretted that we could not dwell for ever (or at least until dinner time) in such a home as this bower of wild grapes on the south shore of Bermuda. Alas!

JOHN KNIGHT.

1

THE UNITED STATES CURRENCY QUESTION

AS IT APPEARS TO A CANADIAN

I THINK it was Lord Bacon who said: "Some books are to be tasted, others to be swallowed and some few to be chewed and digested." If this may also be said of the addresses delivered at a great gathering of American Bankers, I feel confident that my contribution to your menu card will be tasted only.

Let me explain my presence at this gathering. When the President of the Canadian Bankers' Association found himself unable to accept your gracious invitation to meet his banking brethren of the United States at St. Louis, I made an effort to secure a suitable substitute from among the Canadian bankers. I represent the failure.

It may interest you to know something of the Canadian Bankers' Association, and, in parenthesis, let me now say that if Canada has anything in her financial mechanism worthy of your consideration you are welcome to adopt same. At least so far as I am concerned there is no opposition to your absorption of any good thing you may find in this address. I feel safe in saying this: "There is nothing in it." You all remember the story of the editor's wife who aroused him at midnight with the statement that there was a burglar in the house. He turned over in the bed and said: "All right, if he finds anything in the house, I'll get up and take it away from him." If you find anything in this address please respect my rights of ownership.

To return to the Canadian Bankers' Association. The original membership thereof was voluntary, and its work was largely educational. In 1900 it became a business organization, incorporation was sought, and now by Act of Parliament any one of the thirty-five chartered banks doing business in the Dominion of Canada is subject to supervision, so far as its note issue are concerned, by the Canadian Bankers' Association. To it also has been given by Parliament the winding up of failed banks. Since this duty devolved upon Canadian banks, only one of our financial institutions has given up the ghost.

The work of the Association and the duties devolving upon it have been well defined by the present Canadian Minister of Finance who has referred to the Canadian Bankers' Association as an "annex" of the Finance Department. Our banks remain

strictly outside the arena of politics, and are not looked upon with suspicion or dislike by the people or by Parliament. Both realize that a sound banking system is conducive to the prosperity of a country, and both are equally interested in granting to the banks such privileges as will be conducive to their safety and that of their clients. To travel round the world in our times with a single story, even if generally admitted to be a good one, would be dangerous. In these days of rapid transit, the best rendition of some humorous incident may become old in a day, and it is, therefore, advisable to preface a story with a careful enquiry as to whether your audience have "heard it before." I know that what I may say to you about the currency botheration has been heard by you before, and that it has been said much better by others. It may be interesting and incidentally displeasing to some of you to know what Canada, the "Spoiled Child of the Empire to the North," thinks of some questions of interest to her neighbors in the south.

In speaking of the country of my adoption as a spoiled child I am merely using the words of a United States Senator.

Of course, post-prandial pleasantries exchanged between guests at a dinner will hardly be regarded by sensible people as a reason for a display of resentful anger at the breakfast table on the following morning. Yet, about four years ago, an international quarrel was almost precipitated by an after-dinner speech.

No one will believe that Senator Chauncy Depew would intentionally say or do anything contrary to good manners especially when being entertained at dinner. Even dull, inactive listeners are said to have found the wit of your breezy countryman exhilarating, and the few particulars which flitted westward across the summer seas of a little contretemps at a Pilgrims' dinner held in London in 1902 sustain his reputation.

After dining as gentlemen should dine—wisely, but not too well—drinking the usual loyal and patriotic toasts in "Scotch and Radnor," rather than in frothy goblets of soulless champagne, the Pilgrims naturally expected to hear a funny story or some humorous remarks from a raconteur of such repute as Senator Depew. Well, it seems he selected as a subject to talk about, the suppositious affection felt by all good Americans for Great Britain. The representative of a former British colony incidentally made a pragmatic reference to Canada, and dubbed her the "Spoiled Child of the Empire to the North."

Sir Gilbert Parker, the Canadian novelist, was present at the dinner, and his supersensitive soul seems to have been shocked by American senatorial audacity. He could not stay silent while the land of the beaver and the maple leaf was subjected to slight or treated with contumely. However, cooler Canadians failed to find that Senator Depew's conduct was marked by circumstances

of peculiar atrocity and they refused to get angry. The Senator had not transgressed against modern usage by falling asleep in his chair and slipping from thence under the table. He had simply found a new name for my country, and I am not at all sure that I do not prefer to think of Canada as the "Spoiled Child of the Empire to the North," rather than as Kipling's "Lady of the Snows." Her people do not regret that Canada is as she is. We are glad to think that both Great Britain and the United States are beginning to notice the growth of the lusty child in higher latitudes. Instead of uttering a reprobation of Senator Depew's remarks, it would perhaps have been better had the ruffled Canadian Knight and novelist been content with a fair and honorable exchange of after-dinner pleasantries. Then the two gentlemen who created this unnecessary flutter could have soothed their troubled tempers and stomachs with some peat reek and retired amicably to bed.

Canada the "Spoiled Child of the Empire to the North" is attracting attention from others of your countrymen besides the silver-tongued Senator. There is a steady stream of your people into our western territory, a sign of a growing, even if greedy, admiration for the broad wheat lands, great woods and ranges of hills of a country of which it may be truthfully said that nowhere can be found a happier union between the fertility of nature and the industry of man.

Having said what I think of the "Spoiled Child of the Empire to the North," allow me, upon your own invitation, to say what I think of the question assigned to me by your association, viz.:—United States Banking and Currency and that sort of thing.

The Secretary of your Association in requesting my presence at St. Louis informed me that if I could find anything funny in your difficulties no one would object to the discovery. But I have too much respect for your members to ridicule any ailment you say you suffer from. I say "say" advisedly, for it seems to me so singular that such an intensely practical people can be unable to devise a remedy for an intermittant strangulated currency. I do not wish to be as flippant, when alluding to your monetary woes, as the editor of a society paper who was written to by a fair contributor who wanted to know what she should do with a wrinkle in her forehead. In the absence of the head of the beauty department the worried editor said to his stenographer: "tell her to putty it up and forget it." Yet when your alleged troubles—the wrinkles on the financial forehead, are viewed through Canadian spectacles, their presence is incomprehensible to me.

As the editor of a quarterly magazine, the official organ of the Canadian Bankers' Association, which, as I have said, is incorporated by Act of Parliament and entrusted with the supervision of the currency issued by the chartered banks of the Dominion, I naturally read your financial papers. Let me admit

to my confreres of the United States financial press that, when short of matter, I delight in indulging in a friendly, good-natured fling at the inability of our practical neighbors to find a way out of what they are pleased to call "the currency trouble." From perusal of the financial papers referred to, I find that your bankers chat about the currency, speculate upon it, and pass the silly season, when not too busy, in deriding the efforts of those who dare to advocate any change not in accordance with the very conflicting opinions entertained by their fellow bankers. In saying this, I am only "thinking aloud." Excuse my temerity in addressing such a distinguished body of bankers in the language of truth.

The gentlemen of the State of New York with whom I dined, wisely and well, at Bluff Point in July last may recall the address delivered at their convention by Mr. Vanderlip. His subject was "The Currency." I listened with closer attention than any of those to whom this subject seems to be as puzzling as a Chinese laundry bill. At the close of the reading of Mr. Vanderlip's paper, I was asked by a representative of the Associated Press for an expression of opinion thereon. The excessive hospitality of my New York friends during my all too short sojourn at Bluff Point had put me in the mood to express opinions upon any and every subject, whether relating to the United States, Peru or Madagascar. I, therefore, expressed an opinion, but have not yet seen it in print. It may have been regarded as unfit for publication, expressing as it did my shocked surprise to find that the most practical people on earth permit politics to block the way when they are wrestling with a currency or any other problem. Mr. Vanderlip reiterated what your bankers have been saying for years and years. He was quite eloquent in his picture illustrating the evils of having undue accumulations of currency at financial centres, and pathetic in regret that your banking system has not been permitted to develop so as to keep pace with the growth of the work entailed upon it. You have asked me to talk to you like a mother to a sick child, and with maternal solicitude for your welfare. Let me venture to say what this currency botheration looks like when viewed through Canadian spectacles. Here is a quotation from Mr. Vanderlip's address upon the question under consideration, and I have yet to see a suggestion in any financial paper that Mr. Vanderlip's utterances are not worthy of the most careful consideration.

"New York is the financial centre. New York bankers ought to accept the financial leadership. They ought to have well considered opinions upon the currency. The financial portion of the whole country looks to New York for this leadership. For New York bankers to say that anything practical in the way of suggestions must, for political reasons, come from some other quarter, is but a cheap way of escaping responsibility. For the

"financial leaders of New York to say that the popular prejudice against Wall Street is so great as to prevent their voices being effectively heard, and that it is useless for them to devote thought to a problem the solution of which must, for political exigences come from some other place, is to offer but lame excuses for failure to do their duty."

"I believe there is little force in these protestations behind which New York bankers modestly step into the background. Their proper place is at the front in a currency discussion. Financial leaders should be leaders in fact; although in truth not a few of them have given less earnest consideration to the great national question of the currency than they have to any one of dozens of corporate underwriting or reorganizations."

Then, having thus scolded his fellow-bankers for their inability to influence the public opinion of this country on financial matters, and having told you that the main trouble can be found in the fact that you have not well considered conclusions, Mr. Vanderlip said:

"The thing of which I am absolutely certain, however, is that a solution of the whole problem could be obtained wisely, promptly and easily if bankers would give to a consideration of the subject anything like the attention which it merits. And again I say the responsibility is on the bankers of New York. You cannot hide behind Congress to avoid the responsibility. You cannot shift the responsibility to the shoulders of your associates in the west. You are the financial leaders and the responsibility is yours."

You will reasonably infer from my remarks that I look upon the conditions in Canada in banking and currency matters with complacent satisfaction. I do. It is one of the happiest characteristics of the peculiarly happy country to the north that its Government recognizes that the bankers themselves know what is best for the financial and commercial interests of the Dominion, and consequently whenever the Bank Act of Canada is being revised the bankers are consulted upon any and every contemplated change therein.

The banks trust the people, the people trust the banks, and the Government, wisely, most of us think, grants every reasonable privilege to insure the stability of the banks and thereby to promote the prosperity of the country.

Upon Canadian Banking and the currency system it is not necessary for me to dilate. Many of you have heard Mr. B. E. Walker,* the gifted General Manager of the Canadian Bank of Commerce explain the banking system of Canada. With voice and pen Mr. Walker has done much to make known the mechanism of Canadian banking, and he has shown your people what to admire therein. In some of his papers, of course, he has not been able

*Now Sir Edmund Walker.

to avoid a comparison with this great country, where, as Mr. Walker says, "banking systems are being keenly discussed and where it is admitted that changes and perhaps radical ones are necessary." In a comparison made of the banking of the two countries as far back as 1893, Mr. Walker robbed his reference to the banking system of the United States of any offensiveness by admitting that "a cherished dogma of one country might be rank heresay in another." In a paper read before the Congress of bankers at Chicago in 1893, Mr. Walker said:—

"In contending for the comparative perfection of the Canadian system, I do not wish to be understood as asserting that the points of superiority in our system could be adopted here. For over half a century banking in the United States has been following lines of development opposed in many respects to the Canadian system, and it may well be that no matter how desirable, it is too late to adopt our practices."

Lacking the good sense and modesty of Mr. Walker, I say "It is never too late to mend."

The address delivered by Mr. Walker illustrated also in an admirable manner the distinctive features of Canadian bank note issues, and I recommend the address for perusal by those who desire information about banking in Canada. Having been asked to limit the length of this address I cannot hope to do more than make this mere passing reference to the Canadian Banking System.

I have tried to think aloud in your presence on the subject entrusted to me. It seems to me that the appointment of a committee to deal with a question which has been bothering your bankers for so many years ought to result in action rather than in further long drawn out discussions. Or is it possible that you have become so accustomed to facing the prospect of a currency famine that you find compensation in talking about it rather than in taking action to have it wiped out. Why give thought to personal interests or political significance? If the trouble is national, it should be dealt with in a broad national spirit. The suggestion that you revel in a disordered currency system reminds me of one of the clever distichs of the late Colonel John Hay, viz.:—"The pleasure of scratching almost compensates one for having the itch."

Your currency botheration was looked at through Canadian spectacles at Chicago in 1893 and a delicate reference made to it in Mr. Walker's masterly address Thirteen years have elapsed and you are still bothered Comment is unnecessary. . . . I have seen a boy after a prolonged fit of weeping stop to survey his miserable face in the glass. Apparently he found pleasure in this singular performance, as he immediately commenced to cry again, in preference to wiping his face and examining the source of his sorrow with a view to its removal.

Pardon me for venturing to meddle, even upon your own invitation, in matters which concern me not.

JOHN KNIGHT.

THE MONTREAL CLEARING HOUSE

ITS HISTORY AND MECHANISM

By JOHN KNIGHT

An eminent American banker, Mr. Jas. G. Cannon, has produced what is possibly the only comprehensive history of clearing-houses. He opens his admirable and interesting work with the question—"What is a clearing-house?" The definition he gives is that of the Supreme Court of the State of Pennsylvania:—"It is an ingenious device to simplify and facilitate the work of the banks in reaching an adjustment and payment of the daily balances due to and from each other at one time and in one place on each day. In practical operation it is a place where all the representatives of the banks in a given city meet, and, under the supervision of a competent committee or officer selected by the associated banks, settle their accounts with each other and make or receive payment of balances, and so clear the transactions of the day for which the settlement is made."

This plain and simple explanation clearly and fully defines the object for which the representatives of Montreal banks meet daily, and, throughout the entire Dominion of Canada, the clearing-house is simply a time and labour-saving device. It has yet to become what Mr. Cannon claims it now is in some cities of the United States—"a medium for united action upon all questions affecting the mutual welfare and prosperity of its members." Several efforts have been made by the bank managers of Montreal to widen the scope and extend the functions of the clearing-house of the Canadian metropolis; but the efforts in the direction of fixing uniform rates of exchange and interest, collection charges, and the cancelling of reciprocal arrangements for doing business for nothing, are yet in the rocking chair stage of *"all motion and no progress."* However, there is yet hope that in the near future some of the best features of the American system, as described by Mr. Cannon, may be copied by Canadian bankers, and there is also good reason to pray that we may always be spared the adoption of the method of settlement known in New York and elsewhere as "Clearing-house certificates." The bankers of the Dominion would, we venture to think, in the light of their experience of 1893, when the requests for payments of balances due by New York banks to their Canadian correspondents were met with offers of clearing-house certificates, unite in declining to pronounce such useless attestations to the accuracy of the amount due to them as an equivalent or representative of cash.

But, since the amalgamation of the Bankers' Section of the Board of Trade with the Montreal Clearing House, the members of the united body have felt more free to prescribe rules and regulations, and to frame agreements for the control of the banks of Montreal in various matters. It is to their action that the officials employed in the banks owe the enjoyment of a genuine half-holiday every Saturday. The popularity of this movement has been attested to by the majority of the clearing-house cities of Canada, and by several of the monetary institutions at less important points. Nearly every banker in the Dominion has now the weekly opportunity of seeking health and recreation in the country during the summer months, and to devote an afternoon all the year round to athletic sports and exercise. Perhaps the success of their efforts in devising means of taking care of the health of their officials may spur Montreal bank managers into renewed effort to cope successfully with the many projects for united action upon all questions affecting their mutual welfare.

Mr. Cannon, in his history of clearing-houses, refers to the development by every profession and trade of its own peculiar terms and phrases, and he states that the usage in this regard by banks and clearing-houses is no exception to the general rule. Of course, to those familiar with the routine work of a Canadian bank, and it is mainly for such we are writing, it will not be difficult to comprehend the current terms employed in describing the mechanism of a clearing-house. It will not be necessary to state that the term "to clear" means "to pass through the clearing-house." But it is a safe deduction in philosophy that what is a simple detail in the daily current of the lives of bank officials may be to their brothers as a Chinese laundry bill is to the man who is unacquainted with the monetary signs of the followers of Confucius. We therefore deem it only fair to any chance reader of this article, or to any bank clerk who may not have attended the clearing-house, to quote Mr. Cannon's definition of the term "to clear."

"The term 'to clear' is popularly defined 'to pass through the clearing-house.' Another definition is 'to settle accounts by exchange of bills and checks as is done in the clearing-house.' 'To clear a check means to pass it from the bank that holds it as a deposit or for collection to the bank on which it is drawn, and to receive payment therefor, but, with the complexities of modern business, a single check is seldom cleared. Instead a multitude of checks and other items are included in each clearing. The term 'to clear' therefore takes on a broader meaning, and the only adequate conception of it is afforded by a view of the actual operations of a clearing-house which are set forth in another part of this volume."

Having given Mr. Cannon's explanation of what a clearing between banks designates, we will now proceed with this brief history of the Montreal Clearing House, and endeavour to describe its mechanism, and the daily doings of its members. At the close

of the year 1888, a small committee composed of the senior officers of three of the leading banks issued a circular giving a few practical reasons for the establishment of a clearing-house. In this circular it was stated that the proposed clearing-house would only deal with the matter of clearings, and that the mechanism would be made as simple and concise as possible. Eventually the plan adopted was almost identical with the system of clearing so successfully introduced at Halifax, N.S., in the previous year.

The reasons advanced for having a clearing-house in Montreal must appeal to every business man in Canada:—

Time saved in daily exchanges and obtaining settlements.

Diminution of risk to bank messengers delivering deposits.

Prompt settlement of balances instead of vexatious delays.

Less actual cash required in settling, having only one balance to pay or receive instead of a number.

Saving of time and labour in each bank, no bank ledger, bank pass books nor bank entries in cash being necessary with the proposed system of clearing.

A meeting of the interested banks was held, a committee appointed to draft rules and regulations, and the Montreal Clearing House opened for the purpose of effecting the first exchange of cheques and notes between banks under the new system on January 7th, 1889, at a temporary room in the Merchants Bank of Canada.

Some of the rules and regulations then adopted are still in force, and are found to work admirably. A committee of seven bank representatives appointed to manage the affairs of the Clearing House made arrangements with the Bank of Montreal to act as clearing-bank for the receipt and disbursement of balances due to and by the various banks. Beyond some slight changes in the time of meeting, and the abolition of a second meeting each day to adjust differences owing to returned items, the following rules are yet in force, and form a fair outline of the daily course of procedure in exchanging and settlement between the banks of the chief city of Canada.

"The clearing-bank shall be responsible only for the sums of money actually received by it from the debtor banks and for the distribution of such sums among the creditor banks on the presentation of the usual Clearing House certificate properly charged. The clearing bank to give the usual receipt for balances received from the debtor banks. The Board of Clearing shall also arrange for an officer to act as manager of the Clearing from time to time.

"The hour for making exchanges at the Clearing House shall be 10 o'clock a.m. precisely. All debit balances must be paid into the clearing bank between 12.00 and 12.30 o'clock of same day, and between 12.30 and 1.00 o'clock p.m. the creditor banks shall receive from the clearing bank the balances due to them respectively, provided that the balances due from the debtor banks shall then have been paid. But on no condition shall any

"creditor balance or portion thereof be paid until such debtor balances have been settled. The medium to be used in clearing shall be legal tenders of the largest possible denomination.

"In the event of any bank failing to pay the balance against it at the proper hour, such bank shall be ruled out by default and notice thereof in writing given by the Manager or Cashier of the clearing bank to the other banks. The amount of said balance shall be supplied to the clearing bank by the members to whom the defaulting bank is a debtor in proportion to the amounts due to them respectively from the defaulting bank according to the exchanges of that day. After the clearing, the respective amounts so supplied to the clearing bank on account of the defaulting bank will constitute claims on the part of the responding banks against the defaulting bank. Any such responding bank may cancel its exchanges of the day with the defaulting bank by tendering repayment to said defaulting bank of the amount, if any, of cheques and other items received by it (the creditor bank) through the exchanges of the day at the Clearing House from or on account of the said defaulting bank, and receiving in return all the cheques and other items delivered by it to the defaulting bank in the morning exchanges at the Clearing House of the day on which said default occurred.

"Errors in the exchanges and claims arising from the return of cheques, or from any other cause, are not to be adjusted through the clearing bank but directly between the banks interested."

We have referred to the first meeting of the Montreal Clearing House. The results of the clearing on that occasion are recorded in the minute-book of that body with pardonable pride in the success of the venture. The clearing-house proved to be all that had been claimed for it as a time and labour-saving device. The exchanging of parcels commenced at 10.10 a.m., the total amount delivered by the sixteen banks in attendance being \$1,458,474.84. The amount of money required under the new system to be paid into and disbursed by the settling bank was only \$390,352.06, and the time consumed by the clerks and officials in effecting this exchange was fifty minutes. Under the old plan of bank to bank delivery, fully one-half of a banking day would have been given to arriving at the same goal.

The passage of time has much more conclusively exhibited the incalculable advantages of the clearing-house as a means of effecting the daily exchange of notes and cheques between banks. The record day's clearing of the present year in Montreal amounted to \$5,777,609.53 the actual sum in legal tender notes required in settlement was \$618,000, and the actual time taken in delivering, receiving and balancing was only *seventeen minutes*.

Such facts and figures as these clearly demonstrate the extreme usefulness of a clearing-house, and, in the illustration just given, they do more. They show the expansion of the trade and commerce of the country since the year 1889, even if it has to be admitted

that a large percentage of the 5¼ millions of dollars referred to as a day's clearing in Montreal in April last represented the receipts of the Stock Exchange, the results of the flotation of large industrial corporations and extraordinary activity in the stock and bond market.

The table published herewith has been carefully compiled from the records of the Montreal Clearing House, and exhibits the annual increase in the amount of money annually passing through the Clearing House of the Metropolis.

YEAR.	AMOUNT.
1889	\$454,560,000
1890	473,984,000
1891	514,607,000
1892	590,043,000
1893	568,732,000
1894	546,600,000
1895	583,160,000
1896	527,851,000
1897	601,185,000
1898	732,264,000
1899	794,029,000
1900	730,933,000
1901	889,479,000

As the Montreal clearings for eight months of the present year amount to \$710,000,000, there is every probability of the total for 1902 exceeding a billion of dollars.

What takes place at the meetings in Montreal of the banks' representatives for the purposes outlined in this brief history may be summarized thus:—

The exchange occurs daily at 10 o'clock a.m. (on Saturdays half an hour earlier). Each bank, at the appointed time, sends representatives to the Clearing House with the notes and cheques of other banks enclosed in sealed envelopes. At the appointed time, the Manager calls out, "Ready!" and rings a bell. Each messenger from the eighteen banks then delivers the parcels in his possession, and receives in return other parcels, and returns to his respective bank with his delivery statement duly initialed by the clerks who have received the parcels he has delivered. The clerks remain to transcribe the amounts received, as shown by tickets removed from the parcels delivered to their respective messengers, to settling sheets, and proceed to calculate the difference between the amounts delivered and the amounts received—the said differences constituting the credit or debit balance for which the manager of the Clearing House, if his figures agree with their claims upon him, signs vouchers to be used later at the settling bank.

If the work of those present has been performed with accuracy, and the manager finds from the vouchers delivered to him that the amounts therein stated as due to the Clearing House exactly agree with the amount due by same, the satisfactory result is announced by another ringing of the bell, and the attendant clerks return to their respective banks.

A careless or incompetent official may cause confusion and delay, and necessitate a search for errors varying from one cent to one hundred thousand dollars. However, a discrepancy seldom remains long undiscovered, and, when the error is traced to its source, the culprit is presented by the Manager with a valentine, in the shape of a card inviting the recipient to pay a fine to the treasurer. The following notice, conspicuously displayed in the clearing-room, shows the fines to be moderate in amount. Since the imposition of penalties about six months ago, there has been a marked improvement in the work performed by those who attend at the Montreal Clearing House. The rules and fines read as follows:—

"Representatives of banks in attendance at the Clearing House will be required to conduct themselves in a quiet and orderly manner, to be attentive to their duties, to remain at their desks while the proof is being made, and until it is announced. Loud communications, conversation, or anything tending to create disturbance or confusion, will not be permitted.

All fines imposed by the Manager shall be paid to the Treasurer at once.

The Manager is authorized to require from members, the signatures of those authorized to sign receipts for balances.

FINES

1. All errors on the credit side (amount brought) of settling clerk's statement \$.50
2. Errors in making debit (amount received) entries50
3. Errors in tickets on parcels causing disagreement between balances and the aggregate50
4. Errors in addition of amount received by bank 1.00
5. Disorderly conduct of clerk or delivery messenger at the clearing-house, or disregard of manager's instructions, each offence 2.00
6. Clerk or messenger failing to attend punctually at the morning exchange 1.00
7. Debtor banks failing to appear to pay their balances at the time appointed at the settling bank 1.00
8. For all errors remaining undiscovered at eleven o'clock, fines will be doubled.

Should errors be discovered in the sealed packages referred to, the differences are adjusted between the interested banks without having recourse to the clearing-house.

As the fine for failure on the part of a bank's representatives to attend punctually when first introduced occasionally led to an exchange of opinions about the veracity of the clearing-house clock the following notice is posted in the clearing-room where all concerned may read and digest same.

Any representatives of a bank, desirous of questioning the time as told by the clearing-house clock, will kindly report his wish IMMEDIATELY ON ARRIVAL to the presiding officer, so that the correct time may be promptly ascertained by telephone and the clearing-house clock regulated, if necessary.

As a "perfect and satisfactory settlement of the daily balances" between their members, the clearing-houses established in Canada have been notably successful, and the founders thereof probably never intended that the functions of a clearing-house should include aught else than a daily meeting for the purpose of effecting an exchange of cheques and notes.

To quote again from Mr. Cannon's history:—

"No uniform rates of charges for collection of items, no maximum rates of interest on deposits, no borrowing and loaning of balances at the clearing-house, no procuring of legislation relative to banking, no clearing-house loan certificates, and no bracing up of weak members are known to the Canadian clearing-house associations. It has been left to the Canadian Bankers' Association to do whatever is possible in securing proper legislation for the banks. The necessity for the issue of clearing-house certificates in the United States, as shown in another chapter, has been due, in the main, to the lack of elasticity in our currency, and, since the banking issue in Canada obviates this weakness, there has been no occasion for the issue of such certificates."*

Mr. Cannon claims that the American clearing-house system was not borrowed from that of any other country, but that it is possible that some of those who were responsible for the organization of the first clearing-house in America "knew somewhat of the existence of a clearing-house in London." We do not regret that this is as it is. We are glad to think that Mr. Cannon found the origin of the London Clearing House to be shrouded in doubt and uncertainty. We subscribe to his belief that the clearing-house is "a growth or development, something proceeding from well-defined causes and springing into existence to meet a clearly expressed want." He adds, "It was presumably at the outset an institution of so little importance that the historians of the day paid no attention to it." Be this as it may, there is record in the books of Martin & Co., bankers, of London, in 1773, of payment of 19s. 6d. for a quarter's rent of the clearing-room. (See Mr. Cannon's book.)

*The italics are the writer's.

The admission of the historian of clearing-houses that he found the origin of the London institution shrouded in doubt and uncertainty inclines us to pin our faith to the old, old story of its birth told by English bankers, and to believe that a few of the wide-awake forefathers of the present race of bank messengers found their daily work could be materially reduced by meeting at one of the central London coffee-houses, and there, over a pint pewter of ale, exchanging the parcels they would otherwise have had to deliver from bank to bank.

To a reflective mind, the changes which have occurred since these unknowing founders of the first clearing-house endeavored to simplify and facilitate the work of banks are surprising. The London coffee-house and the messengers of 1773 have passed away, and the revolutions of years have given us palatial edifices, like the New York Clearing House, and a steady, well-conducted set of men in the neat and simple uniforms of their respective banks, with a quiet, thorough-going way of passing along to their duty at the clearing-houses without regard to the allurements of the modern coffee-house.

The clearing-house is one of many ingenious devices to simplify and facilitate daily work, the privation of any one of which would grievously disturb the temper and affect the comforts of the present generation.

THE GROWTH OF CORPORATIONS

THE BENEFICIAL RESULTS TO SOCIETY WHICH WILL PROBABLY
ACCUE FROM IT, AND ITS EFFECT ON CREDIT AND BANKING

THE business of banking and the cognate subject of currency have occupied a large share of the world's attention since the dawn of the commercial era. Joint-stock banks seem now to be such a necessary part of our economic machinery that it almost gives one a shock to be reminded that they are hardly more than 200 years old.

But, young as they really are, they represent one of the first attempts of mankind at collective or co-operative effort for trading or money-making purposes.

Adam Smith, writing 120 years ago, said that "the only trades which it seems possible for a joint-stock company to carry on successfully without an exclusive privilege, are those of which all the operations are capable of being reduced to what is called a routine, or to such a uniformity of method as admits of little or no variation. Of this kind is first the banking trade, secondly, the trade of insurance from fire and from sea risks (life insurance being then unknown, as well as gas companies, railroads, telegraphs, etc.), thirdly, canals, and fourthly water works."

He says further on, "the joint-stock companies which are established for the public-spirited purpose of promoting some particular manufacture, over and above managing their own affairs ill, to the diminution of the general stock (or capital) of the society, can in other respects scarce ever fail to do more harm than good."

This was written by the wisest man of his time, only 120 years ago, and to-day the most conspicuous economic fact in the world is that what we may call individualism in trade and industry of all kinds is rapidly dying out, while its place is being taken by those very joint-stock companies which Smith deemed so inefficient, and to the growth of which there seems to be hardly any limit.

The advantages of collective effort on a large scale are now so obvious that the ultimate result cannot fail to be the complete substitution of the joint-stock company for private effort in all the processes for the production and distribution of all the necessities and luxuries of life. In other words, there will soon be no field for individualism in our material affairs. The commissariat department of society, if I may use such a phrase, must be organized collectively, while individualism will find its true field in the higher spheres of thought, in invention, discovery, art, literature and conduct.

This development is a perfectly logical and natural one, little as it has been foreseen. It has been brought about by the constant pressure of competition demanding ever greater efficiency and economy of method. It is now seen that the old ideas as to the supposed superiority of, and necessity for personal proprietorship, and the owner's supervision and management in most undertakings, if not entirely wrong from the beginning, have certainly grown to wear a very different aspect under modern conditions. The mere necessity for *continuity alone*, apart from all other advantages, seems to be driving all successful private business into the shape of incorporated companies; and, once in that shape, there is no return from it.

It cannot be doubted that in this great natural and spontaneous development of the collective or co-operative idea in the material affairs of life, there is very great promise for mankind. In this way only does there seem to be any real promise of the successful organization of labor—so passionately desired by Carlyle, and which he termed "the problem of the whole future, for all who will in future pretend to govern men—the universal vital problem of the world."

Hitherto the movement has not been looked upon as fraught with great potential blessing to the world. Very much the reverse rather. It has passed into a proverb that "corporations have no souls," and the almost unparalleled state of things in the United States at the present time would seem to give little promise of salvation by means of corporations. We know also that the most strenuous efforts are being made in the neighbouring country by some of the most public-spirited of the people to put down the so-called Trusts, which they regard as little better than vampires but which in themselves simply represent the latest development of the collective idea.

It must certainly be admitted, however, that before these Trusts and other great corporations can be made to yield the benefits to the world which they are capable of doing, much will have to be done by legislation in the way of regulating them. At present, for the most part, they seem to be controlled by men of the buccaneer type, who merely run them for plunder, or swamp them with watered stock in the very act of creating them. There is no more urgent work required of our legislators to-day than the enactment of proper restrictions and regulations for all joint-stock companies.

But to indicate something of the possible benefits which may be derived from them, let us consider that it has only been since the development of joint-stock companies, and by means of them, that the idea of pensioning employees has come into existence. It has, however, grown quite spontaneously, and, although hardly yet out of its infancy, there is already scarcely a bank in England of any consequence which has not organized or is thinking of organizing a pension fund for its officers. It is impossible to over-estimate

the significance of this fact. The banks are only leading the van in the movement. As they were themselves the first fruits of the collective or joint-stock principle, so they are the first to illustrate the full scope and development of that principle; and the pension idea is a natural outgrowth from it. And I believe it is destined, either with or without the assistance of legislation, to become a necessary adjunct or essential part of the constitution of every corporate organization in the future.

When this is fully realized it will hasten materially the rapid transference of business now going on from the control of private firms to that of large joint-stock companies, and also hasten the further movement of the merging of the smaller corporations in larger and ever larger ones until the maximum of economy in management, or, what the economists call the minimum cost of production, can be reached. It is all a matter of economy is synonymous with progress.

I look forward to the time, which cannot really be very far distant, when the boy, on leaving school or college, will be drafted into the service of one or other of the great industrial corporations of the country, which he will never leave during the period of his working life, nor until his services have earned for him a sufficient pension to enable him to spend his declining years in rest and comfort. Such an outlook for the worker himself, or, in the event of his premature death, some provision for dependent relatives, would for ever banish the fear of want from his horizon; and who could measure the boon to the world of such an achievement!

Many of us may not, at the first blush, regard the prospect of continuous service for life in one institution as a very desirable one; but a little reflection on the unhappy condition of the world at present, with its continual strife between capital and labor, its problems of the unemployed and the submerged residuum—its universal scramble for existence, with the dreary outlook to the mass of the workers in the face of sickness or the approach of old age, should induce us to welcome any change which promises so much as this, and merely demands in return that every man shall do steady honest work from the beginning till the end of his career. But whether we like it or not, this is the direction in which things are shaping, and for which, if we are wise, we should prepare ourselves.

It may be interesting to us as bankers to try and forecast some of the probable results of this development, in so far as they will affect the business of banking.

Banking has been built up, or rather has grown up naturally out of two conditions, namely, industrial individualism and the credit system.

We see that individualism is being rapidly replaced by what we have called collectivism in the shape of corporations; and when these are properly organized they will have little to do with credit. Given a legitimate business, well organized, and even to-day there

is nothing easier than to raise the necessary capital to run it. Why then should it be necessary to borrow at all? Probably the greatest difficulty in all business to-day is the loss and expense entailed by credit, with the many evils that follow in its wake—incompetent and dishonest traders, failures and frauds; and the purgatory of bankruptcy proceedings and the law courts.

We hear every day in business circles of the universal abuse of credit. We are all aware of it, but we are all interested in pushing business on credit, and consequently are largely responsible for this abuse. But this state of things cannot continue. The expense of credit to the community is becoming too great, and that will eventually kill it.

We thus see that there is not the element of permanence in the two principal factors or conditions which have gone to build up the business of banking, as now carried on. The shoe is already pinching us. We have continually increasing difficulty in finding the right kind of borrowers. In the best of times we have had to find our clientele in the border country which lies between poverty and wealth. We have had to find borrowers with brains and character, minus money, and we have supplied them with the money with which to command labor and do the world's work; but our task is never done, and is always increasing in difficulty, for the more successful we are in our selection of borrowers, the more successful they are in making money, and so making themselves independent of us, and as fast as they become rich and cease to borrow, we are driven back into the wilderness in search of new and hungry aspirants to position and wealth, who will borrow our money, and use it in a probably vain competition with their successful predecessors who are now using their own. I see no element of permanence in this state of things. Between the diminishing return to capital on the one hand, and the increasing difficulty and risk of employing it on the other, we stand a fair chance of being ground between the upper and the nether millstones.

There will never again be the profit in banking that there has been; and it is becoming very evident that for all the really legitimate business there is to be done in this country, we have about three times as many banks as are required. To some people this may not seem a very great evil, but I should like to call attention to one very striking result of it, which may not have attracted the attention of bankers generally. We pride ourselves on the high state of perfection of our banking system, and I think justly so, when we compare it with that of other countries; but bankers are at best only middlemen, and you may easily have too many of them. The point I wish to call your attention to is this, that with about an equal number of traders in proportion to the population, the number of failures in proportion to the total number of traders is more than double in this country what it is in the United States. That is a very striking fact, which I attribute largely to the great completeness and efficiency of our banking organization.

It extends credit everywhere; creates a vast army of impecunious traders, who intensify competition till the margin of profit nearly reaches the vanishing point. Then the weakest fail, and an indulgent community shoulders their losses, and graciously puts them back into a position to begin their bad work over again. This is not a caricature, but a simple statement of fact.

Wise bankruptcy legislation might do something towards abating this evil, but we are not likely to get such a thing when we are not ourselves of one mind about it. But in any case the remedy would take shape in restriction of credit, and reduction in the number of traders, and therefore of bank customers. It seems to me, therefore, that we have reached the stage when by some means or other it would be wise to think of bringing about a reduction in the number of our banks.

We are living in an age of rapid transitions, and we shall have to try and accommodate ourselves to them, even if the ultimate prospect be of being wiped out altogether.

There is a great waste in having a great number of comparatively small competing institutions doing the work which could be done much more effectively and economically by one or two; and while this is true of all industries, it is pre-eminently true of banking. It is perhaps less difficult to manage large than small banks, and it should be proportionately much more economical.

The margin between the deposit and loaning rates is growing smaller every day; profits on exchange and all commissions are becoming so infinitesimal that it would almost require the aid of a microscope to see them; but the absolute expense of management cannot be reduced at all. It can be reduced relatively by a continual increase of business, but the condition of the country does not permit of this, so it seems to me that if we desire to escape from the wasting competition which threatens to prove fatal to the banks and the public alike, we are shut up to a policy of amalgamation. We can see that the smaller institutions, excepting where they have had the advantage of long priority and exceptionally good management, resulting in great accumulations of profits, work at a disadvantage, both to their shareholders and to their staff—more especially the latter; and it will come to be recognized in time that the workers are even more to be considered than the shareholders.

Seventy-five years ago there were thirty banks in Scotland—now there are only eleven and who can doubt but that the needs of that country are much better served now than they were then? While it must also be evident that these eleven institutions, or the greater number of them, are likely to be very much stronger, and better able to take care of their employes than their predecessors were. This latter point cannot be too much emphasized. It is quite as much in the interest of the bank employes as in that of the general public that there should be only large and strong banks; consequently every bank officer who realizes the drift of

things will further any movement which has for its object the lessening of the number of banks in the country—by amalgamation or otherwise.

Progress lies in this direction, not only for banking corporations, but for those of every other industry. We are beginning to see the weakness and waste of numerous small organizations, and the folly of competition run mad. Indeed, competition, while it has been of much service to the world, is becoming less and less useful, where not absolutely hurtful, and now begins to give evidence that it is approaching the period of its old age. It was chiefly necessary in order to make up for the lack of proper organization. When the latter is achieved we may regard the rapid disappearance of competition with comparative equanimity.

THOMAS FYSHE.

FROM ANOTHER POINT OF VIEW

BRING SOME THOUGHTS ABOUT TRADE AND THE GROWTH OF CORPORATIONS

AS a constant reader of our JOURNAL, I am beginning to realize what an opportunity its publication affords to us as bankers to exchange ideas about subjects of interest and to obtain the opinions of others upon matters of importance to our fraternity. The Council of the Canadian Bankers' Association very properly decline to be responsible for the facts furnished or opinions held by the author of any paper published in the columns of the JOURNAL. It is, therefore, open to any member of the Association to challenge the statements or oppose the arguments of another writer without being considered to array himself in opposition to the views of the editors of the JOURNAL.

Permit me then the use of your pages for the purpose of courteously reviewing an article which has assisted to make the December number of the JOURNAL the most interesting yet published. It is to the positivism of the author of "The Growth of Corporations" that my desire to review his article is owing. Mr. Fyshe's manifest belief in the impregnability of his position and the soundness of his views must have arrested the attention of many of his readers, and I trust that my attempt to express some of the thoughts engendered by perusal of Mr. Fyshe's article may be the means of eliciting the opinions of others upon a subject quite as interesting as any treated of by that clever and miserable pessimist, Mr. J. A. Wilson. In a recent number of the *Investors' Review*, Mr. Wilson discusses the question, "Is trade going to revive?" If the process of impoverishment which, according to Mr. Wilson's statement, is ever widening, forbids any higher prices for the staples of life, if the "drift of events in this modern world of steam and electricity, unprecedented capitalization of inventions and pawning of human lives" indicates "descent towards universal decay" and shuts out all possibility of a revival in trade, then it is high time that those engaged in the pursuits of banking and commerce cease to bother about the things of this earth. Out with such gloomy predictions! Does the history of the world furnish no examples of recovery after each former crisis in finance and depression in trade?

Mr. Wilson, editor of the *Investors' Review*, is always able and ready to tell his readers in a very forcible way what, in his opinion, the world is now suffering from. Perhaps to dullness may be attributed my inability to find in his utterances any suggestion of a remedy for the deplorable state of affairs he seems to delight in dwelling upon.

I have referred to Mr. Wilson's question "Is trade going to revive?" (to which I am almost tempted to make the flippant rejoinder "Of course, apples will grow again,") because I find something equally irritating in Mr. Fyshe's article upon "The Growth of Corporations." The latter also revels in gloom, and quarrels with the existing condition of things. To enable the big men to become bigger he proposes that they should swallow their smaller brethren. Let us briefly review some of the passages in "The Growth of Corporations." It will be noted that Mr. Fyshe does regard one of his pen pictures as likely to provoke adverse comment. For, after blaming the "great completeness and efficiency of our banking system" for extending credit everywhere and thereby creating "a vast army of impecunious traders," he pulls himself up with a jerk and adds, "This is not a caricature, but a simple statement of fact." Mr. Fyshe fails to see that even his supposedly well considered opinion does not of necessity constitute a fact for the rest of the world to silently accept.

Hence it is that I quarrel with his positivism upon matters which, if differently presented to view, might have far greater weight with his readers.

If the tendency of the times is towards the formation of big corporations; if individualism in banking, trade and commerce is dying out; if the business of the world is in the future to be conducted by joint stock companies of enormous size, power and importance; and if the object and intention of these leviathan companies is to prevent competition by what Mr. Fyshe terms "amalgamation or otherwise," then it is surely time for the peaceful manager of a small bank, or the honest individual tradesman with a moderate capital to consider what haven of refuge the future opens for him.

But, perhaps, there is no occasion for uneasiness, and we may find in the very positivism of Mr. Fyshe the proof of the bogey-like character of his article. I, at least, derive comfort, so far as the immediate future is concerned, from the closing sentences of Mr. Fyshe's article. He says:—

"We are beginning to see the weakness and waste of numerous small organizations and the folly of competition. Indeed, competition, while it has been of much service to the world, is becoming less and less useful, where not absolutely hurtful, and now begins to give evidence that it is approaching the period of its old age. It was chiefly necessary in order to make up for the lack of proper organization. When the latter is achieved, we may regard the rapid disappearance of competition with comparative equanimity." What a beautiful dream for a practical banker!

To quote from a well known comic opera, it will also be for those outside of the big corporations, a "time for disappearing" into comparative obscurity.

It seems to me, having read Bellamy's pretty picture ("Looking Backward"), that the author of "The Growth of Corporations," although a shrewd banker, sometimes dreams of an idyllic state of

things. Fancy the cold, cruel business world becoming so Bel-lamystic as to consent to be catered for by one big Emporium or Universal Trading Corporation, to be willing to leave the rates of exchange and interest to the fiat of some one enormously bloated bank, and, in this unique and supposedly happy condition of things, "regarding the disappearance of competition with comparative equanimity."

I venture to think that, when the big corporations attain their full growth, and succeed in swallowing or amalgamating all small competitors, instead of competition becoming less and less useful and showing signs of senility, it will then be at its best and liveliest, and most useful as a protection to consumers from the natural rapacity of powerful monopolies.

Mr. Fyshe refers, at the commencement of his article, to Adam Smith's prediction concerning joint-stock companies that, save for the purpose of banking and insurance, such companies can seldom fail to "do more harm than good."

Mr. Fyshe states that this was written by "the wisest man of his time, only 120 years ago," and then goes on to say, "to-day the most conspicuous economic fact in the world is that what we may call individualism in trade and industry of all kinds is rapidly dying out, while its place is being taken by those very joint-stock companies which Adam Smith deemed so inefficient, and to the growth of which there seems to be hardly any limit." Is it not just possible that Mr. Wilson or any other seer of change and decay may, 120 years from to-day, prove to have been, with Adam Smith, "the wisest man of his time," astray in his opinions, and that Mr. Fyshe's belief in the rapid disappearance of competition may yet be found by those of us who are permitted to enjoy a second term on earth to have been based upon nothing but hope of the extinction, absorption, or amalgamation of his neighbors.

It is pleasing to observe that Mr. Fyshe does not claim for a movement having for its object the creation of big corporations, that it is "fraught with great potential blessing to the world." He even refers with some warmth of invective to the so called Trusts in the United States as being "little better than vampires," and admits that "there is no more urgent work required of our legislators than the enactment of proper restrictions and regulations for all joint-stock companies."

With Mr. Fyshe's ideas concerning the pensioning of employees, I am, of course, thoroughly in accord, and his reflections on the continual battle between capital and labor form for me the most interesting paragraphs in his article.

But, with his following regret that the borrowers from our banks who succeed in making money are thereby rendered independent, and by ceasing to borrow drive their bankers back into the wilderness in search of "new and hungry aspirants to position and wealth, who will borrow our money and use it in a probably vain com-

petition with their successful predecessors who are now using their own," I am simply entertained.

Mr. Fyshe also states, without any apparent regard for contrary opinions, "*there will never again be the profit in banking that there has been,*" and adds, "for all the really legitimate business there is to be done in this country, we have about three times as many banks as are required."

I am willing to admit that banks, like grocers' shops, are somewhat numerous in certain localities. But the phenomenal earnings of some of our banking institutions only so recently as two years ago, when the troubles of our Republican neighbors enabled some of us to select from sheaves of gilt-edged bonds, etc., security for money advanced at a rate of interest practically named by the lender, leads me to question the wisdom of Mr. Fyshe's statement that apples will grow never again, that profitable banking is a thing of the past.

Let me now refer to the passing reference made by the author of "The Growth of Corporations" to the necessity for "wise bankruptcy legislation." Why such legislation should of necessity result in the restriction of credit, reduction in the number of traders, and therefore of bank customers, is beyond my comprehension. Perhaps Mr. Fyshe lugged in this conclusion as a means of introducing his opinion that "by some means or other it would be wise to think of bringing about a reduction in the number of our banks."

Even if the officials of our banks fail to find comfort in Mr. Fyshe's reference to this age of rapid transitions, and cannot accommodate themselves to the prospect of being "wiped out altogether" when small competing institutions are amalgamated with or swallowed by the surviving "one or two" unnamed banks, we have the soothing assurance of Mr. Fyshe that the banking of the country could then be done much more effectively and economically. I must leave to those who have served the bank of Montreal, or some other large institution, to deal with Mr. Fyshe's graceful tribute to the managers of successful small banks when he says, "*It is perhaps less difficult to manage large than small banks, and it should be proportionately much more economical.*" Who rises to respond?

There is such strong common sense, and effective, if blunt arguments in parts of Mr. Fyshe's article upon "The Growth of Corporations," that many of his readers must surely share my regret at finding this recent contribution to the JOURNAL disfigured by the positivism which always destroys the best thoughts and proposals of an extremist. Why should Mr. Fyshe, towards the close of his article, affirm so positively that the condition of the country does not admit of an increase of business for our banks, and why should he refer to the "wasting competition which threatens to prove fatal to the banks and public alike" as suggesting amalgamation (much as it would improve the banking business in his city) as the only panacea, the sole chance of salvation? Surely he must realize that many of his readers will not need to glance

at the Government statement of the condition of Canadian banks to recall that some of them (even in the little province of Nova Scotia) continue to grow and prosper regardless of the "wasting competition" which, according to Mr. Fyshe, has rendered profits "so infinitesimal that it would almost require the aid of a microscope to see them."

Is the condition of the country to-day to be its condition for all time to come? We know to the contrary.

Before closing this brief review of Mr. Fyshe's article and the thoughts it has engendered, I wish it to be understood that I do not view with any alarm the growth of corporations. I do not fear for the world any evil which we cannot eradicate resultant from the amalgamation of banks and the formation of big companies. Personally I would rather be a door keeper in the banking house of some leviathan institution in Montreal, with a good pension in prospective for my declining years, than dwell as a manager of a little money box in Queerboro'—providing the salary attached to the former position was in keeping with the size of the bank and the character of my door keeping.

But Mr. Fyshe has signally failed, in my opinion, to show that the growth of corporations betokens for competition the period of its old age. I am rather inclined to believe, on the contrary, that competition is only in its infancy; that the building up of big and necessarily rival companies will witness a war of rates such as will enable consumers to always preserve some decent chance of living. For Mr. Fyshe (again resorting to invective) has to admit that the present experience of the world with big corporations, owing to the expenses of management or the rapacity of the shareholders therein, is calculated to make one think "they are controlled by men of the buccaneer type, who run them for plunder or swamp them with watered stock in the very act of creating them."

With Mr. Fyshe's sensible wish to witness the disappearance or amalgamation of some of our banks, I am thoroughly in sympathy. But is not this coming about gradually? In this corner of the Dominion we miss the names of six or seven institutions, of say twenty years ago, and the diminution in the number of Canadian banks is nearly as rapid as in Scotland, the country named by Mr. Fyshe.

I class Mr. Fyshe's positive statement, "we shall never again see the profit in banking that there has been," with Mr. Wilson's equally pessimistic prediction that trade will not revive and that everything indicates "descent towards universal decay" and demnition bow-wows.

Trade will revive and our banks flourish long after Messrs. Wilson, Fyshe and the writer have ceased to fret and worry about money and clothing. Looking down from our next place of abode, we shall see occasional periods of depression, as now, clearing the commercial atmosphere, periodical seasons of sunshine in banking circles, followed by days when financial ruin and disaster are visible

on the horizon. In all ages of the world prosperity and hard times have been known, and those who truly realize the drift of things will abandon pessimism and cling to the hope of better days.

Doubtless others than the writer have observed in "The Growth of Corporations" the same spirit of fault finding which is so markedly a characteristic of the editor of the *Investors' Review*, Mr. A. J. Wilson, who is a chronic fault-finder, the Labouchere of the financial world, tilting at real and imaginary grievances alike suspicious of everybody and everything, and always eager to advise upon or moralize about occurrences the particulars of which are unknown to the general public. He is the great self-appointed moral censor of the financial world.

I will presently adduce instances of Mr. Wilson's chronic fault-finding. Before doing so let me point to the evidence that the clever and forcible author of "The Growth of Corporations" is also inclined, perhaps as the outcome of constant reading of the *Investors' Review*, to harbor cynical doubts of the future of our race, and to find fault with our present condition.

Mr. Fyshe complains, in an article intended to show "the beneficial results to society which will probably accrue from the growth of corporations," of many things. I think it can be shown that the "unhappy condition of the world at present" has probably been a theme for moralizing about ever since the garden of Eden incident, and that incompetent and dishonest traders, failures and frauds will always harass and vex the souls of upright and honorable competitors in business.

However, it is to two statements of Mr. Fyshe that these rambling, ill-expressed thoughts of mine may be attributed. When Mr. Fyshe states "there will never again be the profit in banking that there has been," he is much more positive about the outlook than was Adam Smith when writing about joint-stock companies 120 years ago. When Mr. Fyshe blames "the great completeness and efficiency of our banking organization" for creating "a vast army of impecunious traders," and blames an indulgent community for shouldering losses incurred in business instead of ordering those who fail thereat to be executed, he is merely furnishing his readers with proof that an otherwise excellent article is the work of an extremist and a disciple of Mr. A. J. Wilson.

Before closing, let me give a few examples of the growing disfiguration of the *Investors' Review*, an otherwise readable magazine, by the chronic and sometimes purposeless fault-finding of its editor, who believes that the world has nearly reached "the turning point of a descent toward universal decay."

The aim and purpose of Mr. Wilson's editorial life seems to be fault-finding. His self-satisfied replies to shareholders injured by his attacks show that he is not a fair and unbiassed critic of the companies about the operations of which he must, of necessity, be frequently only half informed. However, it is to Mr. Wilson's reference to the colonies I wish, in closing this article, to briefly refer.

One might find it possible to forgive the attitudinizing of Mr. Wilson as the inspired patron saint of investors. But no true Canadian will suffer in silence the persistent sneering allusions to this self-sufficient, conceited Scotchman to Canada as the hot-bed of wild, reckless extravagance and incapacity in the administration of public affairs, nor tolerate his charges of political and commercial immorality. I observe in the last number of the *Investors' Review* an article recommending for Canada political union with the United States.

Who is this Mr. Wilson, that he should consider himself justified in writing as follows upon the condition of affairs in the colony of Newfoundland? Has he personally learned aught of the past, present and future of Newfoundland? Let me quote from Mr. Wilson's article, "The Ruin of Newfoundland:"

"Its only currency consisted in the notes of its two banks, now insolvent; and when they stopped payment, the slender amount of specie in one of them was claimed by the Government as property of the savings banks whose deposits, with *true colonial recklessness*, it first guaranteed" and then lent to the other banks without security. One of the banks which failed—the Commercial—was found to be a mere empty shell. Those who managed it had used up its resources and its 'credit' also in *the approved colonial style*."

By what right does Mr. Wilson seize upon the failure of a couple of banks in Newfoundland and the weakness of its Government, as the occasion for such a tirade. True colonial recklessness! Approved colonial style! Mr. Wilson is quite a pretty picker of phrases. But this chronic fault-finder mars all the good he might do by the clumsiness of his probing into the sore spots of this work-a-day world, and the rough and brutal style of his pessimism. He forgets that any gentleman of colonial extraction has now the right to ask Mr. Wilson some questions. There are little bits of English history which serve to show from whence the colonists of to-day imbibed some of their peculiar methods in financing. What also would Mr. Wilson think of a writer who referred to the disposition made by his countrymen of a certain king of England as being in accordance with our ideas of "approved Scottish thriftiness."

Again referring to Newfoundland, Mr. Wilson states: "The business of the place suffered complete paralysis until such time as the Bank of Montreal arranged a loan to the Government and sent along some of its specie and notes. Without help from London in the shape of a new 'Government' loan floated here, *that debt will never be repaid*, for the Government has no money, and its expenditure habitually exceeds its income. We should like, then, to know on what terms the Bank of Montreal has made the advance." Mr. Wilson then winds up his extraordinary reference to the trouble in Newfoundland by a startling statement, coming as it does from a representative of a race usually distinguished for

caution, "This is the kind of thing which has gone on, and is going on, in all the dependencies of the British Crown."

It does not seem to occur to Mr. Wilson, of the *Investors' Review*, that the general manager of the Bank of Montreal saw no good reason for consulting Mr. Wilson about the business of that eminently successful institution, and that his inquisitiveness about the terms of "that advance" is the unconscious rudeness of ignorance. I have no doubt that Mr. Clouston will be thoroughly frightened by the positivism of Mr. Wilson when he states "that debt (referring to the loan to the Newfoundland Government) will never be repaid."

But I am occupying too much of your space in discussing Mr. Wilson. When I first subscribed to the *Investors' Review*, the editor's vagaries were considered by me to be the eccentricities of a genius. I am now beginning to regard his ravings about true colonial recklessness and approved colonial style as feeble imitation of Laboucherean audacity, so attractive to many of the readers of *London Truth*.

If Mr. Wilson chokes to forget the past history of the world and imagines he has discovered in the present state of trade and commerce a very unique condition of affairs, let him recall a certain passage from the *History of Currency* recently published by Mr. W. A. Shaw.

This studious and thoughtful writer of a work praised by Mr. Wilson himself, tells of a crisis in the 17th century so severe that "properly speaking, there has been no subsequent crisis in European history fitly comparable with it." Again, "by the end of the year (1621) there was no money in the country, and trade was at a standstill. The ordinary taxes of the country could not be levied, or, when levied, provided only a fraction of the estimated amount. The expectation of outbreaks were great, etc., etc."

This is almost a picture of the condition of Newfoundland to-day. But, even as England has known seasons of prosperity since 1621, so it is not too much to expect that the Colony of Newfoundland and the Canadian banks now assisting in restoring the credit and reputation of that island, should receive from Mr. Wilson words of comfort and encouragement rather than a brutal opinion that the day of finally winding up Newfoundland (whatever that process may mean to Mr. Wilson) may be delayed a few years longer, "if the population does not in the meantime die of starvation." What a pleasant, affable, kindly gentleman this Mr. Wilson must be.

But let me abandon these thoughts about "The Growth of Corporations" and Mr. Wilson's question, "Is trade going to revive?" For, despite the gloomy interrogatory of this self-satisfied editor, the present depression in business *will* disappear like mist before the sun, and Mr. Fyshe can rest assured that, even if the phenomenal earnings of our banks in 1893 were not duplicated this year, he is not justified in saying "there will never again be

the profit in banking that there has been." The history of the very successful bank of which he is the able manager opens such an assertion to the good-natured comments I have attempted to make upon his recent article in the JOURNAL of our Association, and the history of the world forbids us to treat Mr. Wilson, of the *Investors' Review*, much as I respect a man of undoubted talent, very seriously.

For Mr. Fyshe's utterances upon all matters of banking and finance, I have much respect. He has succeeded in building up a prosperous institution even at a time when Mr. Wilson has been preaching woe and universal ruin for the colonies, and bankruptcy for the Empire at large.

But, when considering Mr. Wilson, we must not forget that he is writing for his patrons, the readers of his magazine, the British investors and bondholders. He naturally desires to impress his subscribers with the belief that their adviser is perennially pregnant with premonitions of trouble, charged with wisdom and information denied to directors and managers of the banks, railway companies and other corporations whose management he so freely criticizes and usually thoroughly condemns, or, at least, damns with faint praise.

Careful perusal of Mr. Wilson's "Balance Sheet Facts and Inferences," in the January and February numbers of the *Investors' Review*, will serve to justify my contention that the best work of this brilliant writer on financial matters is spoiled by persistent sneering at directors' reports, and chronic fault-finding with the condition of the world in general and the colonies in particular. Perhaps he is only a very shrewd Scotchman. Preaching, as he does, almost universal ruin, he must sometimes "strike it rich," and then his admirers feed his ever-growing conceit with their tribute of "wonderful Wilson—he alone was able to predict this disaster."

JOHN KNIGHT

JUBILEE YACHT RACES

A KEEN CONTEST BETWEEN THE *Galatea* AND *Dauntless*

THE "*Wenona*" SAILS AWAY FROM THE REST OF THE FLEET AND WINS THE NEW YORK CUP

YES, that a trio of foreign yachts should be the only competitors for the Jubilee Cups may be disappointing to those who expected to see a squadron containing the far-famed *Mayflower*, *Atlantic*, *Sachem*, and possibly the *Volunteer*. But we have the satisfaction of knowing that the yacht owners who have responded to the invitation of the Royal Nova Scotia Yacht Squadron are loud in their praises of Halifax as a resort for yachtsmen; are overwhelming in their expressions of admiration of its unrivalled charms by sea and shore, and prompt to proclaim our people masters of the art of entertaining.

When the Royal Nova Scotia Yacht Squadron sent an ambassador to New York and Boston to invite members of the New York and Eastern Clubs to extend their summer cruising to our waters, the apparent success of his mission surprised and delighted our local yachtsmen. An elaborate programme of races was prepared, a large committee of citizens and officers of the united service was formed to make suitable arrangements for the reception and entertainment of the expected guests; balls, dinners, garden parties, and moonlight excursions were suggested, and Halifax society was in a pleasant flutter of delight.

The arrival of the pretty *Stranger* and the famous *Galatea* the long sojourn of the latter on our coast, and the promised return of the former (a promise fulfilled in such a way as to make Mr. Warren's cutter extremely popular in our port), sustained the excitement until the unthinking ones in our midst seemed to be on the lookout for a fleet of white-winged clippers with every stitch of canvas set in their owners' eagerness to reach our city. Unfortunately, yacht owners are not always masters of their own vessels. Yachts cruising in company under the command of a commodore have to keep together, and even when the cruise is over it is quite likely that owners intending to bear up for Nova Scotia might be overborne by the unwillingness of their sailing masters to risk fogs and strange currents. Moreover, it is stated in the Boston "*Herald*" of Tuesday last that the recent cruise of the New York Yacht Club was the most successful ever known, and this may have operated against the keeping of engagements made with the R. N. S. Y. Squadron's ambassador, Mr. F. C. Sumichrast.

From all or any of these reasons we may draw comfort, and solace ourselves with the knowledge that if the Jubilee yacht racing is not quite in keeping with the programme first outlined by the squadron,

and is not proving all that some too sanguine members of the committee looked forward to, it may at least be claimed that the interests of yachting in our waters will be greatly advanced by the races we are now witnessing, and the advertising of Halifax as a very pleasant anchorage for pleasure-seeking yachtsmen. Moreover, our amateur sailors are enabled to study beautiful models of marine architecture, and some of our citizens are seeing for the first time yachts that have attracted the admiration of sailors the world over, handled by professional crews in such a way as to show off to perfection the beauty of the designers' skill, and the advantages of good seamanship.

Surely our own yachtsmen are not disappointed. Why, 'tis pleasure enough to an enthusiastic lover of the beautiful to watch the *Galatea* beating to windward, or to note the *Stranger's* shapely hull, darkly outlined beneath a perfect smother of snowy cotton.

However, I am forgetting that folks ashore may not have seen the race of yesterday under quite such favorable conditions as those of your correspondent. Circumstances alter cases. The naval review at Halifax, as seen by me from the deck of H. M. S. *Pylades* was not, I was informed, so exciting when viewed from the rocks ashore on a cold, grey morning, with no mess-room steward within call to stimulate the fancy and fever the imagination. So let me forge ahead and spin my yarn concerning the race.

It is my wish to give people ashore some idea of the start of the visiting yachts on their race, and then to report proceedings of the R. N. S. Y. S. in their contest for the cup presented by the Americans. Even the performance of the latter duty was almost denied me, as when I boarded the *Wenonah* her crew mutinied against the taking of the unlucky "thirteenth" man. The skipper, my old friend, Fraser, conquered their scruples, and we bore away for a preliminary cruise to see the *Dauntless* and *Galatea* start on what proved to be a race such as spectators must have been delighted with. A spanking breeze from the west by north is blowing up in such a way as to promise more than the smaller craft want, and, as we open the mouth of the North-West Arm, the squalls are wicked enough to make careful tending of sheets necessary for the balance of the day. Green Bank is covered with sight-seers, and Citadel Hill dotted with those who are content with a more distant view. As the time approaches for the start, the *Galatea* is indeed a picture as she tacks about inside the mark, her long hull glistening in the sunshine, and her immense jib looking as if cut out of cardboard, so stiff and white is its outline against the blue sky.

The veteran racer, *Dauntless*, makes an equally pretty appearance, gliding about with her white hull looking fresh and clean, and her name carrying the minds of yachtsmen back to her famous races with the *Cambria* and *Coronet*. Although she is carrying sail enough to set us all agape, it is seen that her skipper has a jib top-sail in stops ready for shaking out as soon as the officer of the day

fires the final gun. And all this time the squadron boats, well handled by their amateur crews, are facing the squalls in capital fashion, and making ready for their race. But what about the *Stranger* in whom we all feel so great an interest? Has she any difficulty with her anchor, or does she so regret the absence of competition as to make her unwilling to start? At last she also is making for the line, when, at 10.30, sharp, the gun is again fired, and the English cutter and American schooner are off on their course of forty-one miles. Both yachts crossed the line together, and the spectators at Green Bank are then treated to a marine picture such as they have seldom if ever seen before.

The *Galatea* shakes out a jib topsail, somewhat slowly it seemed to us, and then the *Dauntless*, already covered with canvas, sets a staysail. For half a mile the famous yachts are side by side, as if to reward interested crowds ashore for their early visit to the park. Off the mouth of the Arm, the schooner is seen to be gaining slightly on the single sticker, and the *Wenonah's* crew are jubilant as they note what follows. For off the shoals at Point Pleasant commenced as pretty a luffing match as any of us ever witnessed. The *Dauntless* is attempting to weather the cutter, and somewhat to our amazement the schooner at last is triumphant, and then the first bout settled, they stand out to sea, and here I have to leave them. The *Wenonah's* skipper shouted "hard a lee," and we reluctantly part company with the cracks to engage in the struggle reserved for the R. N. S. Y. S. fleet. The *Stranger* passed us as we stand up the harbor for the start, and we regret to see no sign of her opponent, the *Guinivere*.

And now let us look at the squadron fleet! 'Tis a prettier sight than many expected to see—even this so-called inside race. Here is the saucy *Hildred* looking for boats of her class; the *St. Kilda* jumping over the water like a frightened duck, and almost showing speed enough to account for the reign of terror her crew inaugurated on her arrival; the *Pastime*, looking and sailing as well as ever; the already famous, although ill-fated, *Lenore*, a dangerous opponent for boats of twice her tonnage; the wonderful Butler-built *Hebe*, whose performance in the race of yesterday was talked of by all who appreciate skilful and daring seamanship; and the unfortunate cutter *Halicia*, whose popular captain showed the squadron sailors how to bring a wreck into port. These and the *Albatross*, *Psyche*, *Phantom* and *Daphne*, each in turn attracted attention, and added to the interest taken in a capital race. The starting gun was fired at 11 o'clock, sharp, and almost before the smoke could be blown away by the wind, the *Lenore* and *Hebe* are across the line. Following them, the *St. Kilda*, *Albatross*, and *Wenonah* are beam and beam, with the rest of the fleet whipped in by the *Halicia*.

The *Wenonah* is kept full as she can hold, and soon drops the *Albatross* and the *St. Kilda* (the latter standing up bravely to the heavy squalls), and is in close pursuit of the white sloop and the *Hebe*. With these safely under her stern the *Wenonah* shortly

JUBILEE YACHT RACES

opens a lead on the fleet such as astonishes even the most confident of her crew.

Meanwhile, Captain Trott's cutter, *Halicia*, is outfooting and outpointing the *St. Kilda*, and is gradually working up to her fast rival, the *Lenore*. The *Pastime*, although luffing to the strong gusts more frequently than the other schooners, is showing a turn of speed such as must have delighted her former owner, and is having a game struggle with the *Hebe* for the honor of third place at the turning buoy.

Dartmouth Cove buoy was rounded in the following order, as timed by your correspondent on the *Wenonah*:

	H.	M.	S.		H.	M.	S.
<i>Wenonah</i> ,	11	16	40	<i>Halicia</i> ,	11	19	34
<i>Lenore</i> ,	11	18	30	<i>Phantom</i> ,	11	20	
<i>Pastime</i> ,	11	18		<i>St. Kilda</i> ,	11	20	
<i>Hebe</i> ,	11	19	00				

After rounding the buoy, the *Wenonah* increased her lead until in passing Georges Island she already seemed to be, barring accidents a certain winner. For the wind was fast freshening, and, as we looked astern, the *Hebe* was seen laying down at an angle sufficient to spill the wind out of her sails, and the rest of the fleet were like her, fast dropping astern.

The long leg out to Meagher's Rock buoy increased the *Wenonah's* lead, and made no great change in the fleet astern of her, which, passing York Redoubt, showed the *Pastime* to be second, with the *Lenore* hanging on in close company to windward, and sailing so fast that your correspondent, knowing what the sloops can do, almost regretted she was not built to equal in tonnage the *Wenonah*. Meagher's Rock buoy was rounded as follows.

	H.	M.	S.		H.	M.	S.
<i>Wenonah</i> ,	11	54	05	<i>Lenore</i> ,	12	03	10
<i>Pastime</i> ,	12	01		<i>Hebe</i> ,	12	03	40

And then, as we stretched away for the harbor again, luffing up to the strong squalls, the first exciting incident of the race occurred.

The *Halicia*, as we came abreast of her, was struck by a squall. Without having the effect of careening her lead laden hull, the squall converted the handsome cutter into a complete wreck, for the mast was broken as if by a cannon shot, and ten feet from the deck, everything went over the side. But her skipper refused assistance, and, with his dismasted hulk rising and falling in the heavy sea, repaired damages, and actually bore back under canvas with her colours flying. Bravo! Captain Trott.

The *St. Kilda*, owing to this regrettable accident, becomes the fifth boat, but is evidently not in it to such good purpose as was expected by her owners and their friends. And what shall I say of the smaller sloops, etc.? Why, I maintain that our amateur crews deserve credit for the splendid handling of their yachts in yesterday's very treacherous weather.

Off Point Pleasant, the *Wenonah's* skipper sets his staysail once again, and the decks are all awash as we enter the harbor, doing a good nine knots an hour.

The *Pastime* is just showing up to windward of Georges Island as we round the Dartmouth Cove mark, for the second time, in forty-four minutes from Meagher's Rock buoy.

Let yachtsmen look at the chart, study the wind that was blowing, and then say if the squadron need be ashamed of its representative schooner.

The *Pastime* is holding a long lead of the *Lenore*, the latter passing the *Wenonah* (on her way out to Meagher's Rock) off the Lumber Yard. The steamer *St. Pierre*, and the committee boat, carrying the indefatigable Mr. Sumichrast, to whom yachtsmen owe a debt of gratitude, cheer the *Wenonah* as she bowls along, and then * * * the Press went below to lunch.

As I reach the deck again, the time of the other boats in rounding Dartmouth Cove Mark is taken. Let us record the time as an evidence of the fact that from start to finish in yesterday's race the *Wenonah* was the winner.

DARTMOUTH MARK—SECOND ROUND.

<i>Wenonah</i> ,	H.	M.	S.
<i>Pastime</i> ,	12	38	0
<i>Lenore</i> ,	12	48	30
	12	53	0

But the friendliest of editors will not give up all of his space to yachtsmen and their doings—so let me hasten homeward.

The *Wenonah* rounded Meagher's Rock buoy for the second and last time in a squall so heavy as to call forth a remark, or rather an order, from the cool and careful navigator, Mr. Fraser, who shouts "Stand by sheets." It may interest folks ashore to know that we did, and, leaving the Mark on the starboard hand, prepared, as the printed directions set forth, to finish off the Lumber Yard.

The *Wenonah* left Meagher's Rock at 1.16, and was followed by the *Pastime* at 1.32.30.

On the homeward course the *Lenore* is passed, bound for the buoy, with a jib-topsail set, and the *Hebe* close astern of her. Both these yachts are still pursued by the *St. Kilda*, likely winner of the second prize.

And then, as we near the Lumber Yard, and the certainty of victory strikes the *Wenonah's* crew, there is quiet pleasure observable in the skipper's eyes, and excitement among his crew. For it is a victory and a prize to be proud of. The schooner has at last silenced the sceptical as to her speed, and has covered a course twenty-two miles and four cables in length in the creditable time of two hours and fifty-two minutes. And all this despite the fact that the *Pastime*, *Hebe*, *St. Kilda*, and *Lenore* have been sailed almost faultlessly.

This is the story of the Squadron's race, and it was a race sailed under conditions of weather so favorable as to please and satisfy

everybody save those who desired some "beating to windward." The finish was timed at the Lumber Yard by the officers in charge, as follows:

	R.	M.	S.		R.	M.	S.
<i>Wenonah</i> ,	1	55	57	<i>Helo</i> ,	2	24	30
<i>Pastime</i> ,	2	10	57	<i>St. Kilda</i> ,	2	26	30

The *Wenonah* thus becomes the winner of the Cup, and her owners and crew were warmly congratulated by the other yachtsmen on their arrival at the Lumber Yard, where a large gathering of spectators had now assembled to witness the finish of the race between the *Dauntless* and *Galatea*.

Your correspondent left these famous yachts outward bound at 10.45, to sail a course marked forty-one miles seven cables in length.

To picture the return of these beautiful types of schooner and cutter would require the skilful hand of an artist, the warm feeling of a poet. The crowd on the Lumber Yard were silent as these famous yachts glided past the winning mark, *separated only by fifty-two seconds of time*, having sailed the course in about four and a half hours. Your correspondent was unable to await the arrival of the *Stranger*, although she was but a short distance astern.

FINISH.

	R.	M.	S.
<i>Dauntless</i> ,	3	4	12
<i>Galatea</i> ,	3	5	4

As an enthusiastic yachtsman on the Lumber Yard remarked: "To witness the finish of such a race is reward enough to those to whose efforts we are indebted for yesterday's sailing."

VAGRANT.

In reprinting the foregoing account of a capital race, I recall one of the most pleasant excursions of many made when in search of reliable reports for the *Morning Herald*, of Halifax. In the account of the winning of the \$500 Jubilee Cup by the pretty schooner of the R. N. S. Y. S. *Wenonah*, there will be noticed an allusion to the half serious objections of some of her crew to my presence on board as the thirteenth man. Strange to say, there was some slight reason for the reference to this superstitious fancy when I happened to be the unlucky thirteenth man. For, owing to my miraculous escape from death, when knocked overboard by the jibing boom of the *Mystery*, during that fatal race for the Mayor's Cup, which terminated in the drowning of Messrs. Fay, Tupper, and Noble, I had not again shipped in a racing yacht until a few weeks previous to the Jubilee Races. That racing yacht was the *Lenore*, and the contest was again spoiled by an accident. In paying out the spinnaker to an active member of the *Lenore's* crew, I was instrumental in sending Jack Lithgow overboard, and we picked him up with considerable difficulty. I suffered agony when Jack was in danger.

The recollections of those circumstances connected with my yachting career may well have caused Mrs. S—to warn her husband and fellow owners of the *Wenonah* against shipping "Vagrant" as one of the *Wenonah's* crew.

However, I was permitted to wear a jersey emblazoned with the schooner's name in big white letters during the most eventful race reported above. That it was a day of perfect enjoyment can be readily understood by those who have sailed with that thorough yachtman, James Fraser; and "Vagrant" owes to him and Messrs. West, Stairs, and others, earnest thanks.

The crew of the *Wenonah*, when she raced for and won so handsomely the cup given by some citizens of New York, was comprised as follows:

JAMES FRASER (Captain).	LIEUT. STEWART, R. N.	W. S. DUFFUS.
F. S. WEST.	MAJOR PENGELLY, R. M.	H. M. MACDONALD.
JAS. W. STAIRS.	E. J. MACDONALD.	J. T. P. KNIGHT.
A. E. JONES.	W. S. CLOUGH.	FOSTER ELLIOTT.
	BOATSWAIN VICKERS.	

JOHN KNIGHT.

THE "GALATEA" WINS THE \$1,000 JUBILEE CUP

SHE SAILS AWAY FROM THE "Dauntless" AND COMES IN ONE HOUR AHEAD. THE "Stranger" DISMASTED. THE "Lenore's" DARING CREW.

THOSE who predict that the yacht racing of Friday and Saturday last will be the means of attracting New York and Boston yachtsmen to Halifax may be glad to know that the owners of the *Dauntless* and *Stranger* declare the course mapped out for the racers in the recent contests is better than any used as a rendezvous during the annual cruising of their clubs. The preparatory signal, one gun, was fired at 10.20 on Saturday morning from the committee steamer *Mabel Freeman*, upon which boat representatives of the press were kindly entertained by the officers of the day, Vice-Commodore Edwards, and Rear-Commodore Troop. The course was from Green Bank to inner automatic buoy; thence on a triangular course seaward, the points of said triangle being anchored mark boats, thence to automatic buoy and finish off H. M. Lumber Yard, forty-one miles, seven cables. The race being sailed under New York yacht club regulations, yachts were compelled to carry on deck a servicable, round bottomed boat in addition to the usual life buoys. Just before the race was started, the scene was even more delightful to gaze at than that of the previous day. Green Bank was black with spectators, and the road to the point and the rocks below fringed with people anxious to see the visiting yachts engage in their second struggle. The *Galatea* is tacking about in the light and fitful morning air, her sails a study in effects of light and shade; the *Stranger* is dropping down past Georges Island, spinnaker boom on end ready for lowering, her light sails filling to the breeze off the Lumber Yard; the *Dauntless*, a favorite among schooner men, with spinnaker boom already lowered, and a jib topsail in stops to be shaken out on crossing the line. And our own yachts made a pretty appearance. Near the line is plucky Captain Trott's cutter, with her mainsail lowered, and crew still busy repairing effects of the previous day's dismasting—an accident soon to be repeated. And hovering about near the *Halicia* are the squadron schooners *Pastime*, *Guinivere*, and *Wenonah*, with the baby of the fleet, the racing *Lenore*, actually coming up for the outside struggle with a boat lashed across her deck, where even the crew can barely find foothold. At 10.30 the gun on the *Mabel Freeman* was fired for the start, and fifty seconds later the *Halicia*, which your correspondent, when on the *Wenonah* in the race of the previous

day, had left outside dismasted, crossed the line—first of the fleet to answer the signal. The starting line was crossed in the following order:

	H.	M.	S.		H.	M.	S.
<i>Halcia</i> ,	10	30	56	<i>Pastime</i> ,	10	33	43
<i>Stranger</i> ,	10	31	54	<i>Wenonah</i> ,	10	33	55
<i>Galatea</i> ,	10	32	15	<i>Lenore</i> ,	10	34	00
<i>Dauntless</i> ,	10	33	36	<i>Guinivere</i> ,	10	36	01

Immediately after the start the visiting yachts shook out their jib topsails, the *Galatea* slowly forging to the front. Off the Point, the *Stranger* and *Galatea* were apparently running before a pleasant northerly slant of wind out of the harbor, with mainsails darkly outlined and spinnakers almost transparent in the bright sunlight. Nearing Meagher's Beach, the committee steamer was hailed by Captain Rawson in a steam launch, who transferred to the care of the Squadron officers the representative of the *Chronicle*. At York Redoubt the large cutters and the *Dauntless* were in mid steamer channel, with the Squadron racing craft nearly all to the westward and astern in search of the wind for the day. Some small steamers seen from our deck as we opened Devil's Island were sending smoke to the westward, and a schooner was seen standing out with an easterly wind, and yet a large barque in the offing is seen to be carrying a southerly breeze, leading us to think that the true character of the wind outside must be south by west. As the yachts work their way out, a few fishing schooners are dropping in as if to complete the picture that lovers of the beautiful on sea and shore are "drinking their fill" from. Steaming past the fleet of yachts, we observe their position to be as follows: *Stranger*, *Galatea* (with the *Halcia* nearly abeam, but away to eastward), *Dauntless*, *Lenore*, *Wenonah*, *Pastime*, *Guinivere*. Off the Thrump Cap the *Stranger* shifts her spinnaker to port, as if those on board were, like ourselves, trying to discover in what direction the wind intended to settle. I suppose the wind to be consistent must be inconstant, and during the first hour of Saturday's race, the breeze was, metaphorically, changeable as a capricious woman's whims. The committee and correspondents on board the *Mabel Freeman*, among whom was Mr. Manning, of the New York Yacht Agency, had some discussion about the propriety of this whimsical allusion to womankind. But I won't pursue this fancy, although rolling about in the trough of the sea, we were free to indulge in droll ideas—and refreshments.

And now for the race again. Clear of Thrump Cap Shoal, the yachts and accompanying steamers begin to realize that Friday's blow has left a long swell to be encountered outside. The *Galatea's* jib-topsail is lowered as the wind at last blows out true and strong from the south-west. Then the big schooner *Dauntless* feels the coming breeze and makes a short leg to the eastward before the other schooners are realizing the change. The *St. Pierre* and *Mic-Mac*, the former in charge of Mr. Walter Leigh as the R. N. S. Y. Squadron's representative for the day, begin to roll about in such

unpleasant fashion as to resurrect, among other things, the old question: "If Brittania rules the waves, why doesn't she rule 'em straight?" At Herring Cove Head the *Galatea* has at last taken a clear lead, although the *Stranger* is well to windward of the big English cutter. But the pilot of the *Dauntless* is rewarded for his faith in the western shore, and the great schooner is now on the starboard tack with a big jib topsail rap full as she bowls merrily along in pursuit of the cutters. And only slightly astern of the American schooner the *Wenonah* is sailing a grand race in company with the *Pastime*, *Guinivere*, and the *Lenore*, with the latter of whom the crew of Friday's winner have been exchanging pleasantries in rather too spirited fashion for safety, if racing rules are observed. Meanwhile the leaders in the race, the two cutters, are treating us to a pretty exhibition. For the *Galatea* on the starboard tack is not quite fast enough to prevent the Boston cutter from crossing her bows, and, this done, the *Stranger* sets a big balloon jib and comes about to indulge in a luffing match with the *Galatea*. But the latter again sets her jib-topsail, and the race between these two continues exciting and close. Separated from the rest of the fleet (as if reserved for some special incident of the race) the *Halicia* has worked the eastern shore and the changeable currents of wind to more advantage than seemed possible, and is well up with the leaders among the Squadron yachts. The *Wenonah* has dropped astern of the *Lenore*, and, as we pass the sloop and cheer her plucky crew, we forget that their daring is a source of anxiety to older members of the Squadron, and actually discuss the possibility of the sloop, or Friday's winner, the *Wenonah*, saving time allowance—the former by getting into port "Some time before church to-morrow." Opposite Camperdown the *Stranger* and *Galatea* are still fighting for the lead, standing across to the first turning point, the inner automatic buoy, the *Stranger* to windward, but astern. The *Halicia* is also on the same tack, a mile and a half astern. The *Dauntless* is then rewarded for persistent hugging of the western shore, for down from the high land comes a steady slant of faithful westerly wind, enabling her to make a long leg for the desired buoy. The *Wenonah*, *Pastime*, and *Guinivere* are just beginning a race of their own, which is destined to last for ten long miles, and is only finished when at the first mark boat, nine miles from the automatic buoy, the *Wenonah*, by a bit of Fraser's clever handling, takes the lead. And at this stage of the race the *Lenore* is sailing in truly wonderful fashion, and is clearly going to lead the Squadron boats at the buoy. As the committee boat rolls about in close proximity to the automatic buoy, its wheezy breathing seems better suited as a reminder of storm and wreck than as a guide to the pleasure craft bearing down upon it. Here they come! The *Galatea* has shaken off the smaller cutter and her stem is straight for the buoy, and here on that long starboard tack, every stitch of canvass pulling, and a main staysail being added thereto, comes the *Dauntless*, and then it is we gain our first true impression of the famous cutter's speed. For

although, when first seen at this stage of the race, we had thought it possible for the schooner to reach the buoy in the lead, the *Galatea's* position when rounding was as follows:

	H.	M.	S.		H.	M.	S.
<i>Galatea</i> ,	12	31	45	<i>Pastime</i> ,	12	31	56
<i>Dauntless</i> ,	12	35	32	<i>Guinivere</i> ,	12	32	04
<i>Stranger</i> ,	12	37	46	<i>Wenonah</i> ,	12	32	17
<i>Lenore</i> ,	12	30	08				

The elapsed time of the three leading boats was: *Galatea*, 1h. 49m. 30s.; *Dauntless*, 1h. 51m. 58s.; *Stranger*, 1h. 55m. 52s.; and the Squadron sloop *Lenore* only 1h. 56m. 08s., or six minutes and thirty-eight seconds behind the *Galatea* in the race from Green Bank to the automatic buoy. Immediately after rounding, the *Galatea* set a jib topsail, and increased her speed surprisingly. The three schooners of the Squadron after rounding the buoy with only twenty-one seconds between first and last, began what is said to have been the prettiest race ever seen, and one in which an outgoing trading schooner took no mean place. Eh, Fraser?

And "Where is the *Halicia*?" says Rear-Commodore Troop, after timing the seven yachts accounted for. A mile astern, and to westward, we sight her with a tug hovering round, and no spar standing. The *Halicia* has been again dismasted, and is as complete a wreck as on the previous day. This incident and the increasing wind and sea carries our thoughts to the *Lenore*, and it is only fair to record that the squadron officers, realizing the possibility of accident to the boat laden sloop *Lenore*, dispatched a tug to assist her in on Saturday night, and remained on the Lumber Yard until nearly midnight with night glasses levelled seaward. That the crew of the *Lenore*, in the face of threatening weather promised at sunset, refused to be towed in seems incredible. The first mark boat E. S. E. was rounded as follows:

	H.	M.	S.		H.	M.	S.
<i>Galatea</i> ,	1	34	00	<i>Guinivere</i> ,	1	50	00
<i>Dauntless</i> ,	1	37	40	<i>Wenonah</i> ,	1	50	04
<i>Stranger</i> ,	1	30	00	<i>Lenore</i> ,	1	52	50
<i>Pastime</i> ,	1	49	20				

The western or last stake boat rounded by leaders:

	H.	M.	S.
<i>Galatea</i> ,	2	14	30
<i>Stranger</i> ,	2	39	00
<i>Dauntless</i> ,	2	59	00

The committee boat is awaiting the return of the yachts in Halibut Cove, and we take advantage of the return to comparatively smooth water to indulge in luncheon with Messrs. Edwards, Troop, Manning (of New York), and Bell. After luncheon, we smoke and chat about the enterprise of the press, and the wisdom of accompanying the Rear-Commodore ashore to telegraph the position of the yachts, when last seen by us. At 2.40 the steamer is again tossing about off the automatic buoy, her crew scanning the horizon

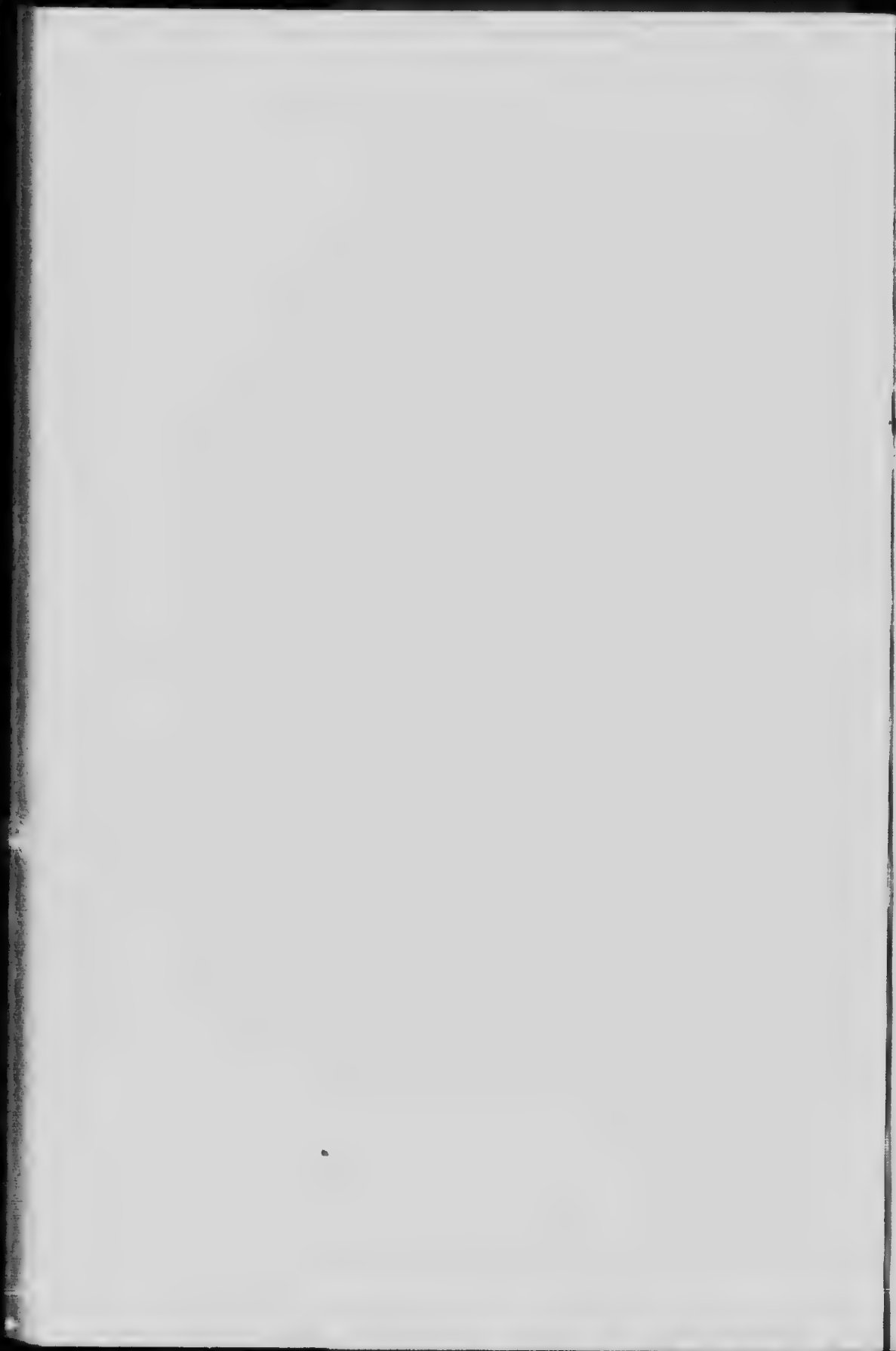
for any signs of the racers. The wind is decidedly freshening from the sou'west, and as we see the *St. Pierre* steaming past us, and the *Mic-Mac* waddling out to the southward, whether broadside or bow on we are unable to determine, we speculate in a most cold blooded way on the possible misery of their passengers, and our only patient, a boy, *heaves* in sympathy with fellow-sufferers a mile away. And then the *Galatea* comes tearing in from the sea, with the sun shining white on her immense balloon jib, and all else in shadow, bound for the buoy, a mile from which we are tossing to time the cutter as she passes. Let but this strong breeze continue, and the *Galatea* is as sure a winner as the *Wenonah* was in yesterday's race. At 4h. 29m. 38s. the *Galatea* is passing the automatic buoy and as she gets abeam of us we can almost hear the swish of the water, as fretted by the cutter's prow it rushes along her lee. And we have the enjoyment of seeing her leave everything under steam or sail hopelessly astern of her as she nears the harbor mouth, for which we also are now bound, none of the other yachts being within six or seven miles of the leader. As the *Galatea* approaches Georges Island, a small fleet of vessels come out to welcome her with cheering, and the screams of steam whistles; and Green Bank and the Lumber Yard are black with interested citizens, untiring in their expressions of admiration for the cutter's lofty spar, shining hull, white deck, and active red-capped crew of Devonshire men. The *Galatea* passed the Lumber Yard winning flag-staff at 5h. 16m. 20s. Elapsed time being 6h. 44m. 05s.

About an hour later, or, at 6h. 11m. 55s., the *Dauntless* passed the line, being heartily cheered by the crew of the English cutter. Some time afterward the pretty *Stranger* came in with topmast gone, as if explanatory of the somewhat bad beating she must have received after leaving the first mark boat.

* * * * *

Until late Saturday night several sad sea dogs belonging to the Squadron kept watch and ward at the Lumber Yard for the R.N.S.Y.S. fleet. How they reached home, and what befell them, is not known to your correspondent on the *Mabel Freeman*, who, in watching Saturday's race in company with the officers of the day, did not forget his companions of Friday, the skipper and crew of the *Wenonah*, to whose memory he frequently, *a la Eccles*, "cracked a fatherly tear and shed a friendly bottle."

JOHN KNIGHT.



It was my good fortune, in the summer of 1886, to accompany the Wanderers' Cricketers on their tour to Montreal and Ottawa, as special correspondent for the *Chronicle*. Although the Wanderers were not so successful as on a former tour, when a team Captained by Fuller played and won seven matches, it must be borne in mind that the elevens visited during the Ottawa tour were of heavier cricketing metal than those played by Fuller and his companions. But we had more enjoyment, my dear Fuller, when travelling among our own people of the Maritime Provinces.

WITH THE WANDERERS

WAYSIDE OBSERVATIONS OF THE "CHRONICLE" CORRESPONDENT.

IMPRESSIONS OF THE WEST INDIAN TEAM—SIGHT SEEING IN QUEBEC.

WHEN, at the close of the Wanderers' cricketing tour of last season, a committee was appointed and met in St. John for the purpose of consulting with the Cricket Clubs of the Maritime Provinces upon the possibility of selecting an eleven to represent them during an extended tour of Canada, it seemed likely that such a team would be chosen. But the members of that Committee either relaxed their efforts during the winter months (when the memories of cricket are deadened by the interest taken in winter sports), or they found that, like as in other schemes for maritime union, there were conflicting interests and opinions to be considered, which made it expedient to defer any unionist projects for another season. Those who regret that the scheme to cull a representative Maritime Province eleven from St. John, Truro, Moncton, Sussex, and Sydney Cricket Clubs was not successful, may console themselves with the knowledge that the present plucky venture of the Wanderers will at least serve to test the strength of opposing Clubs in the larger Canadian cities. If the eleven now *en route* to meet the cricketers of Montreal, Ottawa, and the West Indies, are defeated, then lovers of the grand old game can devise means to organize the first proposed team from the Maritime Provinces for the summer of 1887. But if—and no stay-at-home members of the W. A. A. C. can realize the strength of purpose now animating its wandering representatives—victory should once again perch on the red and black banner of the Haligonian cricketers, then the modesty of the reception accorded to them at the close of last season's campaign may well be effaced by some reasonable and seasonable expression of joy and congratulation. For the present excursion of the Wanderers is not to result in a meeting with cricketers who have not the advantages in ground and training enjoyed by their opponents. It may well be claimed that to emblazon on the banner of 1885, *Stellarton, Pictou, Charlottetown, and Fredericton*, was not calculated to brighten the eyes of Wanderers' admiring wives, sisters, and sweethearts, who had seen their champions compete with the strength of the garrison and the pick of the fleet.

But it would be pardonable to throw up our caps in a wild fever of exultation, to ask members of the club to indulge in rejoicing, or to request our girls to sport its colours if these youthful wearers of the red and black can bat, bowl, and field successfully against the best cricketers of Canada, and a chosen team from the far away West Indies.

By the way, when on the road to this ancient and most interesting city of Quebec, we purchased papers containing an account of the arrival in Montreal of the West Indians, there was temporary amazement among the Wanderers, created by the descriptions and records of their rival visitors. For many of the West Indians are cricketers whose batting and bowling averages are recorded in the annals of English schools and colleges. But a cheery and thoughtful member of the Wanderers eleven laughed to scorn all fears of opponents which were based simply upon *records*. And as the majority of the West Indians are reported to be "accompanied by their wives," we may reasonably infer that the Haligonians will be mere *colts* on the field where next Wednesday the first eventful match is to be played. However, our boys—and good, steady boys they always prove themselves when the credit and reputation of their club is entrusted to them during a tour among strangers—have, in the opinion of your correspondent, met the equals, so far as *record making* is concerned, of any of these West Indians, among the cricketers of the united service in Halifax.

So we are not dismayed at the newspaper parade of the excellencies of our opponents. We cannot describe our eleven in characters of fire, although a diligent interviewer may discover one of the Wanderers with a presentation bat, the plate on which records a score of 119 made for a good English club against worthy foemen, and one might be inclined to admit that the cricketers and footballists of Merchiston who hail from Halifax, have not detracted from the glory of their school by their performances since leaving its playground.

Well, we are here in the glorious old city of Quebec. Your correspondent has been a true Wanderer, if to merit the appellation it be requisite to roam about the world or a corner of same. But no city seen by me on either side of the Atlantic possesses the quaint and wonderful attractions of old Quebec. Is there in all the world such another view as that which fills the vision of any one who has had the rare good fortune to stand on the top turret of the citadel and from that giddy height to see the picturesque beauties of Quebec and its surroundings? The Wanderers have seen Quebec under such circumstances on a cloudless summer day. Even the baby of the team was heard to babble of the beauty of the scene as we walked along the ramparts immediately beneath the elevation from which Mr. O'Brien, the President of the Royal Canadian Academy, painted his picture for the Queen. Yesterday afternoon the Wanderers drove to the celebrated falls of Montmorenci, and, 'tis needless to say, were delighted with the view, to many of them

novel and awe-inspiring. We made the descent of the 397 steps leading to the foot of the Falls, and submitted to be bathed in the cooling spray which obscure with mist the last part of the downward journey. Of the ascent of that precipitous staircase the most athletic of our party speak with becoming respect for the endurance the journey demands. Even the wild rush down the slope of a certain Pictou County coal mine during the tour of last summer was not more fatiguing than the weary climb up Montmorenci Heights. But Montmorenci sharpened the appetites of all to a degree which must astound the waiters who stand aloof in open-mouthed wonderment at the table innings of the steadiest bat and and best trencherman of the W. A. A. C.

On Saturday an eleven from the *Bellerophon* played the Stadacona Cricket Club and suffered defeat. In conversation with Mr. Herbert, we learned that the scoring of both sides was very insignificant, and that the inequalities of the ground made batting, with any degree of skill and certainty of favorable results, almost an impossibility.

I find that the apparent youthfulness of the Wanderers is exciting remark even in this hotel, the manager informing me this evening that our cricketers were *too young* to compare with the Montrealers. Can it be possible that youthfulness is a supposed bar to success even in field sports? Your representatives will make an effort to show the middle-aged cricketers of Montreal, Ottawa, and the West Indies that the Wanderers are worthy of their opponents' consideration on and off the field of battle, and even should I have to chronicle defeat for the Haligonians, they will return home benefited by comparing their cricket playing with that of better known but not more popular elevens. Moreover, such an excursion as that which the Wanderers are now enjoying with all the vim and untiring energy of boyhood, serves to improve their minds, affording them, as it does, an opportunity of seeing distant cities and noting the manners and customs of people other than those with whom their daily lives in Halifax are passed.

To-day (Monday) the members of the team now in Quebec purpose proceeding to Montreal to witness the match between the West Indians and Montrealers. In my next letter I hope to be able to give your readers some idea of the cricketers with whom the Wanderers will struggle for supremacy on Wednesday next.

Sunday evening was passed quietly and pleasantly on the promenade overlooking the lower part of Quebec. Each player is animated with the desire to doff his travelling tweeds and once again put on the flannels and colors of the club whose cricketing reputation he is permitted to defend. Stories of last year's tour are retold to amuse those who were not with us on that memorable pilgrimage. And how we laugh as once again we are reminded of how the Wanderers' wicket-keeper astonished St. John, Halifax, and himself by a score of "thirty-eight, not out;" and, as he marched off the field, was met by a sympathizer whose congratulations were

waved aside with the fretful remark, "Go away, Spuddy, don't speak to me; I could have stayed in for four years." And then, for the encouragement of the *infant* of this year's eleven (Duffus), we tell of that glorious day when the *babies* of 1885 (Cochran and Burns), in playing against the hospitable cricketers of St. John, were not separated until they had rolled up eighty-six runs by faultless and steady batting. In these and similar reminiscences of by-gone cricket, we find food for pleasant gossip and reflection, and, as the big yellow moon rises over the distant mountains and sheds a blaze of light on the river, throwing out in bold relief the mighty hull and lofty spars of the admiral's flagship, we wander to our temporary home in the Saint Louis Hotel, now filled from basement to garret with an army of summer tourists.

* * * * *

BEFORE leaving Quebec on Monday morning the Wanderers drove out to the cricket ground of the Stadacena Club on the Plains of Abraham. The field fully merited the description of it we had received from the *Bellerophon* cricketers, and the practice was unsatisfactory and decidedly dangerous to batsmen. At 2.30 we left for Montreal by the Canadian Pacific, and the journey was made lively and entertaining for fellow passengers of the Wanderers by many an exchange of international courtesies between them and French travellers. At Three Rivers we succeeded in obtaining papers containing a full report of the result of the match—Canada *versus* the United States; and when the news of the victory of the Canadians was read out the spirit of the Hali-gonian cricketers found vent in loud expressions of congratulation to the representatives of the W. A. A. C. who had the good fortune to assist in the discomfiture of the Americans, who were, according to the New York *Herald*, "out-fielded, out-bowled, and out-batted" by their Canadian neighbors.

At nine o'clock in the evening we reached Montreal. Of the Canadian Pacific railway station in that City I prefer to write very little—as we have not yet found time to ascertain if there is any reasonable excuse for the wretchedly poor and insufficient accommodation afforded the travelling public who are lured into patronizing the C. P. R. We were landed on an *uncovered platform*, and it was raining hard. There were no friendly well-informed officials, as on the I. C. R., to direct the passengers where and how to find an exit from the station. The few cabs in waiting were driven by impudent and ignorant Frenchmen, who seemed to be subject to no control by the railway authorities, and without fear of the police. To add to our mortification, the luggage, for which we held the usual *checks*, was not forthcoming, when wanted and we were told that the *baggage-car* being full when the train left Quebec, the bulk of the *baggage* had been left there *to be forwarded by the next train*. The millions expended in the construction of this

railway must have been lavished on the other end of the line. I write of the C. P. R. as the Wanderers have found it, and will be glad to hear that our experience has not been that of other travellers.*

At 10 o'clock yesterday morning we found our way to the Montreal cricket ground. I use the expression *found our way*, as a mild and delicate reference to the absence of any guide or guides from the Cricket Club of this City. If I am condemning unjustly the members of the M. C. C., they are bound to forgive me. It may be their intention to atone for apparent neglect of visitors from a *far distant* City. Nevertheless, 'tis true that when the Haligonians arrived at Montreal last evening no representative of its Cricket Club appeared to welcome them. And when, on the following morning, we visited them on their own grounds, our journey thither was performed on foot, and unattended by any of the non-players of the Montreal Cricket Club. However, I do not repine. When the M. C. C. visit Halifax we will be able to give them our ideas of receiving a visiting club.

Upon arriving at the cricket ground we found the West Indians at their first innings. They had been singularly unfortunate on the preceding day. After playing for an hour the rain favored the batting team (Montreal), whose first three wickets had fallen for next to nothing, and before the professional (Lacey) and Liddell, an excellent bat, were disposed of they ran up some 70 runs. The arrival of the Wanderers on the field seemed to animate their fellow-visitors to Montreal with new life, and, although in their first innings the West Indians did not show to advantage, their second proved a veritable eye opener to both Montrealers and Haligonians.

When the West Indians went to the bat for the final innings they had 188 runs to make. Of these 110 were scored with the loss of three wickets when time was called, and nearly all the spectators seemed to be of the opinion that the draw was in favor of the gentlemen from the tropics. Annand, of the Wanderers, played for the West Indians, and although he did not, as cricketers say, "come off," his batting and fielding was the subject of very favorable comment.

The grounds of the Montreal Cricket and Tennis Club are not, in my opinion, so well kept as those of the W. A. A. C. The tennis courts appear to be the property of a separate and distinct clique of painfully select people. There is only one gate to the grounds, and the patrons of tennis objecting to pay admission to a cricket match, there was quite a breezy discussion upon the rights and privileges of the upper ten who chose to turn their backs upon the cricket field and the lower five who had to pay for gazing at the *foreign* cricketers. I do not think that at any time of the day there were fifty spectators on the cricket ground, and many of these were friends of the Wanderers (not members of the Montreal Club), who were eager to see and welcome them, and apparently desirous to see the star of

*What I have seen of the C. P. R. since 1886 has changed my opinion of the road, which I now regard as one of the best equipped and most enterprising lines of railway in the world, and as a triumph of engineering skill over what seemed insuperable obstacles.

Halifax in the ascendancy—at least in cricket. But enthusiasm over tennis seems to be the correct thing in Montreal, and the best efforts of the visiting cricketers receive no smiles of encouragement no hand-clapping from the ladies of Montreal. In fact, cricket seems to be a game of which the Montrealers know, and care to know, nothing. This was clearly shown when this morning (Wednesday) the visiting elevens commenced their advertised match, and played all day before some *twenty* spectators, half a dozen of whom were reporters of newspapers.

But although Montreal evinced no wish to watch a game they do not understand, the Haligonians and West Indians fraternized and had a very interesting game. In conversation with some of the gentlemen from Jamaica, I learn that many of them have been well-known players for English schools and colleges. They are evidently sincere in their praises of the Wanderers' fielding, and are loud in their expressions of regret at their inability to visit Halifax, where they seem to think any matches played would have attracted more attention than in this very un-English city. As the cricket tour is for many of the West Indians a summer vacation, they are in search of social recreation to combine with cricket, and from remarks dropped by Wanderers, their fellow visitors to Montreal are beginning to think that Halifax would have proved a more pleasant resting place than this city. But to return to cricket.

As telegraphed by me this evening, the Wanderers' captain, winning the toss, elected to take the field, and, to bring this letter to a close, let me here say that they were kept on the said field for six hours under a scorching sun. Some of us questioned Henry's judgment in deciding to test the West Indians' batting before giving them some of the sunshine and leather hunting. But your correspondent thinks that the Wanderers' captain had every reason to believe that the *crease* would improve as the day grew older. When I have to chronicle that Thomson, Fuller, Annand, Kaizer, Duffus, and Henry bowled in vain against the stubborn batsmen from the tropics, to whom the heat and glare of the sun was refreshing and homelike, your readers will be able to form an opinion, and it cannot be too favorable, of what sort of cricketers these West Indians are. However, everything must come to an end, and, at 5 o'clock, I closed the score-book with a big sigh over the task ahead of my poor companion Wanderers, and shrieked to the last enquirer for the total score "314." Of these runs 80 were contributed by the Canadians playing for the West Indians, whose team is not yet complete.

And then the weary wearers of the red and black caps were sent to the bat. Kaizer and Harris faced the bowlers. The latter succumbed to a comparatively easy-to-play ball from Stewart, having scored only three. Oxley followed. He had been particularly active on the field, securing much applause for faultless work. But, overpowered by heat and fatigue, he scored four and then played one up and into the ready hands of Mr. Isaacs. At time of writing

Henry and Kaizer are keeping company and playing steadily. Kaizer has scored two fours, a two, and a single, and, if the wicket remains heavy, as to-day has proved it to be, I predict that the West Indians will not easily dispose of our best batting representatives. Annand is to follow the first to fall, and the Wanderers are looking to him for a good addition to the score sheet. And now let me close this letter by assuring the members and friends of the Wanderers' Amateur Athletic Club that their tired cricketers are retiring to rest this night in the assurance that the result of to-day's innings of the West Indians was not owing to any weakness in the fielding of their opponents, who are playing their best for the honor and reputation of the good city of Halifax.

* * * * *

YOUR telegraphic enquiry for news of the Wanderers reached me when on the cricket field this morning watching the Haligonians fielding against the batting of the Montreal Club and ground. The delay in transmitting news of the Wanderers' defeat by the West Indians was not owing to negligence on the part of your correspondent, and the telegraph company have apologized for the inattention of their servant at the Balmoral Hotel—where the Wanderers are comfortably quartered, paying for board and lodging \$2 per day. There was no desire on the part of the Wanderers to have the news of the West Indians' victory suppressed for even a day, and, upon my return from the cricket field yesterday evening, I despatched promptly a message which well have been clothed in the language of—was it Francis the First at the battle of Pavia who apprised somebody of the result of that engagement with the historical utterance: "All is lost save honor."? At all events, your readers now know the issue of our meeting with a team of cricketers such as better clubs than the Wanderers will be badly defeated by. I am ready to stake the reputation of a careful observer of the national game of old England upon the prediction (in print) that the gentlemen players of the West Indies, with whom we parted company last night at the Montreal station of the Canadian Pacific Railway, will return home almost *unbeaten*. That the Montrealers were able to make a drawn game of the first match played by the West Indians since leaving Jamaica is not easily accounted for. All the sensible members of the W. A. A. C. now in Montreal cheerfully admit that these ex-captains, etc., of English college and school elevens were strong enough as *batsmen* to play twenty-two of the Wanderers. And now, when referring to the batting of the West Indians, let me draw attention to the evident weakness of the Wanderers in this particular. Attention has been drawn again and again by onlookers at the games played here to the capital fielding of the youthful cricketers from Halifax. These very references to the brilliant *fielding* of the Wanderers emboldens me to comment freely and fearlessly upon their miserable batting. If the interested

readers of these letters of a warm supporter of the W. A. A. C. are not willing to accept the opinion of a critic who has not handled a cricket bat for the past fifteen years, let me strengthen said opinion by stating that the best men among the cricketing visitors from warm latitudes agree with me in declaring that *Henry, Duffus, Allison*, and *Annand* are the *only* members of the present eleven, who can *play* a well delivered ball in a fashion to command the respect and admiration of well trained cricketers. 'Tis true that Kazier and Brookfield can be relied upon to contribute a fair quota of the runs made by the Wanderers in any ordinary match. But the very scoring of the former attracts attention to the poor form of his run getting and successful defence of the wickets; and the powerful driving of Brookfield is sadly offset by the awkwardness of his treatment of bowling which requires careful handling.* In Neal and Oxley, whose fielding has been so warmly commended by Montreal newspapers, the Club has two patient and careful players, spoiling for want of a season's hard practice in free and easy handling of the bat. In this outspoken condemnation of the batting of the eleven now representing the civilian cricketers of Halifax, I have set down naught in malice, and my only purpose in thus writing is to stimulate the W. A. A. C. into securing, if only for one season, the services of a good batting professional, who could, in my opinion, make of the players mentioned *showy* as they are now *useful* bats, and would undoubtedly pull batting material out of our crack bowlers and ubiquitous wicket-keeper.

I did intend to pen a full report of the Wanderers *vs.* West Indian match. But I find the task unpleasant—altho' the lesson taught by the game may be useful. I told you, by telegraph, how the Wanderers' patiently fielded all day under a blazing sun against the strongest batting team I have seen since, in 1878, the Australians met their first defeat from Cambridge University. None of my readers will be interested in the story of the Wanderers' half-hearted and hopeless attempt to make 314 runs—the total score of the West Indians' first innings. Let those who object to my kind criticism of the Wanderers' batting look at the scores made in *two* innings against their opponents. Except for Henry's capitally put together forty in the first innings, there is nothing to be proud of in the recorded scores.

And now let me take back and swallow, if necessary, some of my remarks upon the apparent indifference of the Montreal Cricket Club to the presence of their visitors in this City. Possibly, as Mr. Cattermole of "Private Secretary" fame would say, my *stoccado* with the pen at our hosts on night of arrival may be attributed to *livor*. For we have been well entertained since my complaint was breathed into a letter, the sending of which I partly regret. To Mr. Stancliffe (the President), and other members of the Montreal Cricket Club, we owe much for their courtesy and

*Both these cricketers have since made such criticism seem undeserved.

kindness, and the caterers to comfort of visiting clubs in Halifax may well accept a lesson in lunch-giving from those who have eaten daily the carefully prepared meal to which the Wanderers are regularly called by their Montreal entertainers.

I am not in the mood to commence a report of the match now being played between Montreal and Wanderers, and will leave particulars of the same for my next letter. We are jubilant to-night at the prospects of defeating the M. C. C. *and ground*. The present condition of the match I have already wired to you. The Montrealers have commenced their second innings, and Fuller and Allison have disposed of 5 wickets for 31 runs. If the Wanderers continue to field in the admirable manner of to-day, and can *collar* Gough's bowling when taking their second innings, I shall certainly have to telegraph good tidings to their numerous friends and supporters in dear old Halifax.

When the team first arrived here they had a Mascot with them. The loss of the Mascot is, strange to say, not made a subject for mourning. As an American humorist says of the carrying of Mascots by base-ball teams—'tis all very well to carry a Mascot to entertain the crowd, but it takes all the team to entertain the Mascot. So *ours* has been sent away, and, although we miss his round chubby face and engaging ways, his absence admits of more attention being given to watching the game and nursing the team.

Let me close this letter by saying that but for slight indisposition of one of the bowlers the eleven and their attendants are well and apparently happy. In leisure hours, when not engaged in describing the causes of their sudden exits from the wickets, they are shooting Lachine Rapids and *doing* the City.

* * * * *

ALTHOUGH beaten in the match with the Montreal Club and ground, the friends of the Wanderers never had better reason to be proud of the cricketers of the club than is afforded them in the gallant effort made to-day to obtain a victory under most discouraging circumstances. With Annand disabled, and Thomson too indisposed to play, the Wanderers were sadly handicapped. And yet, as the annexed score will show, the result was uncertain to the close of the match, and it seems to be the general opinion that nothing, save the Wanderers' misfortunes, and the presence of professionals on the Montrealers' eleven, saved the latter team from defeat. The Wanderers are not discouraged, and venture to think that they have shown their ability to cope with any cricket club in Canada. The team will proceed to Ottawa to-morrow and play the cricketers of that city, and Bell, of the International team, on Monday and Tuesday. Bell is a resident of Montreal, but the Wanderers are ready to meet all comers, as they have done in both matches played. If Thomson is well, the

team hope to render an equally good account of themselves in Ottawa.

MONTREAL—FIRST INNINGS.

Bell, b. Annand,	51
Brown, c. Kaiser, b. Annand, ..	10
Stancilffe, b. Fuller,	3
Lacey (professional), run out, ..	4
Pinkney, c. Annand, b. Fuller, ..	0
Gough, b. Annand,	0
Smith, b. Annand,	0
Barton, thrown out, Brookfield, ..	5
Duffus, b. Annand,	2
Beever, run out,	14
Bourgeois, c. Kaiser, b. Annand, ..	13
Trimble, not out,	1
Extras,	8
Total,	119

MONTREAL—SECOND INNINGS.

Bell, c. and b. Allison,	18
Brown, run out,	2
Stancilffe, stp. Blight, b. Fuller, ..	2
Lacey, b. Fuller,	6
Pinkney, c. and b. Allison,	8
Beever, c. Henry, b. Fuller,	24
Gough, b. Fuller,	8
Smith, c. Brookfield, b. Fuller, ..	5
Barton, b. Allison,	10
Duffus, run out,	2
Bourgeois, not out,	5
Trimble, b. Duffus,	3
Extras,	2
Total,	90

WANDERERS—FIRST INNINGS.

Kaiser, b. Gough,	6
Oxley, c. Bourgeois, b. Gough, ..	1
Neal, c. Beever, b. Gough,	5
Henry, b. Gough,	2
Allison, b. Gough,	12
Harris, hit wicket, b. Gough, ..	1
Duffus, b. Gough,	8
Annand, c. Lacey, b. Gough,	4
Brookfield, b. Gough,	31
Bligh, b. Gough,	0
Cummings, not out,	0
Fuller, b. Lacey,	0
Extras,	2
Total,	78

WANDERERS—SECOND INNINGS.

Allison, run out,	9
Kaiser, b. Lacey,	16
Henry, c. Gough, b. Bourgeois, ..	26
Oxley, b. Stancilffe,	24
Duffus, b. Lacey,	0
Bligh, c. Gough, b. Lacey,	1
Neal, b. Gough,	11
Brookfield, l. b. w., Stancilffe, ..	0
Annand, b. Stancilffe,	0
Harris, not out,	9
Cummings, run out,	0
Fuller, b. Stancilffe,	6
Extras,	5
Total,	117

BOWLING ANALYSIS—WANDERERS.

First Innings.

	Runs.	Wickets.	Overs.	Maidens.
Kaiser,	29	0	13	6
Fuller,	28	2	25	9
Annand,	30	6	26	13
Allison,	10	0	6	2

Second Innings.

Annand,	5	0	5	2
Fuller,	40	5	25	12
Kaiser,	19	0	8	2
Allison,	23	2	8	1
Duffus,	1	1	4	2

* * * * *

LET me now attempt to give you some account of the exciting game of cricket played with the Montreal Cricket Club on Friday and Saturday last, the closing incidents of which were watched with breathless interest by your correspondent from the narrow confines of the scoring box of the M.C.C. — a vertiable oven on such an afternoon as that of Saturday in this City of Montreal.

As I informed you by telegraph, the first innings of Montreal resulted in 119 runs being put to their credit, to which total Mr. Bell, who has played against the Wanderers in both matches, and is numbered among their opponents at Ottawa, contributed 51 before he was clean bowled by Annand. Lacey, the much dreaded

professional of the M. C. C., was fortunately *run out*, a rare bit of testimony to the excellence of the Wanderers' fielding, which has gained the Club a high place in the estimation of Canadian cricketers. The very presence of Lacey among the Montrealers gives to them confidence, and although he only obtained four wickets in the match against the Wanderers, the strength of his support to the eleven he so ably *coaches* cannot be over-estimated. I am glad to be able to write that this capital cricketer, who is of Nottingham, England, entertains a high opinion of the Wanderers' fielding and bowling. He states that the only weakness in the bowling is that 'tis "too straight," and not offering sufficient temptation to batsmen who are inclined to touch any ball not quite *on the wicket*. Pinckney, an ex-professional player, was caught by Annand off Fuller's bowling and the latter also broke through the guard of Mr. Stancliffe, the President of the Club, who returned the civility in the Wanderers' second innings. Annand, until strained severely, was bowling in capital style, as scrutiny of the analysis sent by telegraph will show. After disposing of Bell (51) he sent Messrs. Gough and Smith to the pavilion with *eggs*, and Brown and Bourgeois, the last named a French bowler with an eccentric delivery, were both caught by Kaizer off Annand's bowling. And all this time the Wanderers in the field were winning rounds of applause for pretty and useful work.

When the Wanderers commenced their first innings, they seemed to be unable to stand up against the mid-day sun and the capital bowling of Mr. Gough (an official of the Bank of Montreal), captain of the M. C. C. Messrs. Kaizer, Henry, Allison, Duffus, Brookfield, and Bligh were all clean bowled by this Montreal Spofforth, and he can also claim the catches which disposed of Messrs. Oxley, Neal, and Annand.

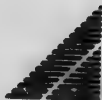
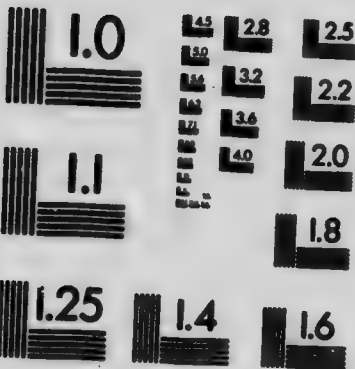
The Wanderers' batting performance in their first innings was not creditable, save for the powerful driving of Brookfield for a score of 31, made up of a five, two fours, three threes, three twos, and three singles, and the really pretty batting of Allison for a dozen, containing only one single.

Some idea of the task ahead of the Wanderers when, at 5 p.m. on Friday, their first innings closed for 73, may be gained from a brief consideration of the circumstances under which they were now playing. Annand, whose effective bowling contributed so largely to the Montrealers' downfall for 119 in their first innings, was disabled, and Thomson, the always steady and useful companion of Fuller, was among the spectators, being indisposed. But even with the team thus weakened, the Wanderers went out at five o'clock prepared for *clock-work* fielding, in the effort to keep the Montrealers' score in their second innings within beating limits. "*With forty-six runs to the bad and out of luck*," as a gloomy member of the club remarked, "*our task isn't an easy one, but we'll show them that the lower provinces are not to be despised.*"



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



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Well, before six o'clock five Montreal wickets were down for 31 runs, and among the fallen batsmen were Bell and Lacey, the former caught and bowled for 18 by Allison, who disposed of the ex-professional, Pickney, in the same fashion, and Lacey's wickets beautifully razed by Fuller, off whose bowling Stancliffe was stumped by Bligh. Perhaps the Wanderers were somewhat too jubilant over the outcome of their work on Friday evening. For the next morning the Montrealers rolled up 19 runs in five overs off Allison, whose *slows*, in the searching light of the forenoon, were a fatal blow, as it proved, to the Wanderers' chances. To the 31 of the previous night a Mr. Beever added 24, before Henry, ever watchful for catches, sent this capital cricketer to mingle with the onlookers at the game. And then the M.C.C. Captain, Gough, contributed eight to the total of his side before he became one of five victims to Fuller's bowling. But of what avail to recite how the Montrealers converted the 31 of Friday night into a total score of 90 at high twelve on Saturday. The last wicket was captured by Duffus, for whose bowling services Captain Henry might well have called earlier, as the analysis of this youthful Wanderer shows four overs, three maidens, one run, and one wicket.

So, at 12 o'clock on Saturday, the Wanderers knew what was required of them to score a victory over the M.C. and ground—*one hundred and thirty-seven runs*. Let us follow them in their innings, and note how and when the game was lost, although, in the opinion of many here, the glory belongs to the defeated, whose total score was 117.

Allison and Kaizer first faced the Montreal bowlers, Gough and Lacey (professional). The former should be urged by brother cricketers to practice running. After gaining much applause, and scoring nine runs, he was run out—would it be unkind to say by Kaizer? And then the batting and fielding mainstay of the Wanderers, Henry, joined Kaizer, and our spirits rose, and we split our throats with encouraging shouts as twos and threes and fours were added to the score so rapidly as to silence Montrealers at the pavilion, who had been hoping that the M.C.C. "would not win by too much." Alas! how quickly our spirits fall to zero when Kaizer (16) is bowled by the dangerous professional, and Henry drives a warm one into the waiting hands of Gough, after a rattling innings for 26. And then Duffus trots away from the wicket with an unbroken egg—another wicket to Lacey. He is followed by Bligh, caught by Gough off the professional's bowling, for one run. But the game is not yet lost, and again the Wanderer's hand-clapping startles the swarm of flies hovering in the summer air around the scorer's box, as Oxley and Neal make their now famous effort to gain the day for Halifax. The pleasant possibility of victory looms up into almost certainty as Oxley retires, bowled by Stancliffe, and the bulletin board records 34 runs to his credit. Bravo! Oxley, And even when Neal fails to appreciate the break of a ball delivered by Gough, and is cheered for his well earned

eleven, we have Brookfield and Annand left to fight for the red and black standard. What is this? An appeal to the umpire, who declares that Brookfield's legs should not occupy that spot of ground immediately in front of the wicket, to which the bowler can lay claim unless the bat gets there first. And so Brookfield trudges off to be consoled with when our fever of anxiety is over. For Annand is left. He is lame, and takes a runner to the wicket, and then they both are *called back* to us—richer by one egg, owing to Standcliffe's bowling. The bowler, Fuller, makes a dying effort to avert defeat, and adds six to the total. Harris, in a way the other Wanderers seem unable to understand, actually scores nine, after running out his companion, Cummings, and the game is over. *The Wanderers are beaten by nineteen runs.* And yet, they feel as if the day's playing had resulted in a victory. For they have clearly shown that they need not be ashamed to claim recognition from the *best cricket clubs in all Canada*, and they have maintained their right to consideration when future international matches are being arranged for.

If I fail to tell you of what the Wanderers said and did after 3 p.m. on Saturday, when the match was concluded, it is because each member of the club is free to seek his own amusements when not representing Halifax on the cricket field. Some of us witnessed one of the exciting lacrosse matches in which Montreal takes so much interest. As played by the Shamrocks and Cornwalls, it seemed to me to be a rough game, although one's admiration of the players' skill, fleetness of foot, and endurance subdues your disgust over an occasional stand up fight between the contesting clubs.

I can understand now why Montreal does not support and patronize cricket. The majority of its people have not the taste and time to give to such a *quiet* game.

Let me again refer to the kindness of some of the members of the M.C.C. There are many of them for whom the Wanderers will be unable to do enough when our present hosts become our visiting guests. If aught said in previous letters of the *coldness* of our reception has given offence, let me acknowledge that my remarks like those of certain Montreal newspapers, were *too hastily penned*.

Yesterday some of us shot the Lachine Rapids. For the information of those who may visit Montreal, let me here say that, although to many Wanderers disappointing, the excursion is worth its cost—*fifty cents*. One of our party, Ivo, complained that the experience was not such as he had been led to expect from a study of the picture of "Shooting Lachine Rapids" in school geographies.

However, travel corrects many wrong impressions conveyed by books and by those who see things in a different light from our Wanderers. I must admit that the passage of the Lachine rapids, however exciting it might prove in a canoe, is not sufficiently seasoned with a spice of danger to make it alluring to those who look for something thrilling.

But so long as the rapids exist this eminently plausible fiction of the pitching and tossing steamer and its freight of awe-struck

passengers will lure the tourist into financial ruin and a visit to Lachine. I laugh now at the drollery of the Wanderers' wicket-keeper, who, when our steamer was really running through the worst spot of these troubled waters, strolled over to the deck-house, through the open window of which one sees four men (does the work demand their services, or are the extra men put on for effect?) at the wheel of the steamer, and attracting the attention of one of the quartette with, "Say, Boss!" asked "are these the rapids?" His matchless effrontery and dry humor is a perfect bonanza to the more timid of our party who dread disputing with gesticulating French Jehus, and are afraid to question strangers as to their whereabouts.

This evening at eight we start for Ottawa to play the last match of the tour, and even if defeat awaits the Wanderers they will return to Halifax benefited by fresh air and exercise, and happy in the knowledge of having put a summer vacation to some use in establishing the reputation for good cricket now enjoyed by the W.A.A.C.

* * * * *

THE Wanderers left Montreal on Sunday evening, and arrived at Ottawa at 11.30. Our experience of the Canadian Pacific Railway proved equally surprising when we arrived at the Montreal depot of the C.P.R. to take the train for Ottawa as when *en route* to Montreal from Quebec, at which latter station our luggage was left "to be forwarded by next train," so a conductor informed us. To reach the uncovered platform of the railway one has to descend several flights of stairs. The baggage room is at the entrance to said staircase, and from said room trunks, portmanteaus, etc., are lowered by a *lift or dumb waiter* to the train. When the Wanderers arrived with some fifteen pieces of baggage to be checked for Ottawa, the one official entrusted with the work of this department was eagerly questioned as to the possibility of our belongings being left behind. The baggage checker readily admitted that, unless he was "helped," the possibility would become a certainty. So the Wanderers *fielded out*. The captain affixed the checks, and called out the numbers to the entering clerk (Baby), and the rest of the eleven, assisted by the official of the C.P.R., sent that baggage to the platform below in the quickest time on record. I now believe the stories of travellers who complain that the management of the C.P.R. is so faulty that passengers and their baggage seldom journey by the same train. Let us hope that if the C.P.R. obtain the contract for the English mail service an occasional bag of letters will not be left behind "for the next steamer."*

*These remarks do not apply to the present management of the C. P. R., as its officials are now noted for their attention to the comfort of passengers. I hope Sir George Stephen will note the repentance and apology of "Vagrant," and enable that Wanderer to cross the Rocky Mountains in search of the attractions of the C. P. R., etc., etc. I shall be glad to expiate my offence, McPherson.
VAGRANT.

At Ottawa we obtained comfortable quarters in the Grand Union hotel (managed by Mr. Minns, late of Brunswick house, Moncton), and during our stay there we met Mr. Martin J. Griffin, Librarian at Ottawa, to whose kindness and courtesy we owe much of our enjoyment of the *sights* of Ottawa. Judge Henry and the Minister of Justice were spectators at the cricket match, and warmly congratulated the Wanderers on their victory.*

And now to tell the story of the victory over the Ottawa cricketers—a victory glorious enough to efface recollections of our misfortune at Montreal, and sufficient to justify my frequently expressed opinion that the Wanderers are strong enough to play and win matches with any Club in Canada. On the Saturday preceding the arrival of the Haligonians the Ottawa Club had been defeated by the West Indians, and although that match was close enough to give the Ottawa cricketers confidence in their ability to beat the Wanderers with ease, the former accepted the services of Mr. Bell, of Montreal. As every eleven the Wanderers have met during their tour has been strengthened by said eleven securing the *best players* from *other clubs*, our boys said little when the international cricketer pursued them to Ottawa and appeared on the field for the third time to play against visitors from far away Nova Scotia.

Well, at 11 o'clock on Monday morning the Wanderers found their way to the beautiful cricket ground at Rideau Hall. It seemed strange to us that visiting cricketers should have to ask a friendly policeman to direct them to the cricket grounds. But a happy and charitable thought has served to remove from our minds any impression of neglect on the part of our hosts: *The West Indian Cricketers have been ahead of the Wanderers throughout the tour.* The W. A. A. C. are the *second* circus on the road, and attract little attention until its cricketers commence to play, and then * * * let us return to the story of the match.

The Ottawa Captain won the toss, and elected to take the first innings. Thomson and Fuller are the bowlers on a *crease* which occasional showers is fast making slippery. Bell, of the International, and Steele are the batsmen. Both bowlers are well on the wicket, and the first six overs only show one run. And then the game grows interesting. Steele is caught and bowled by Thomson for seven runs, and is succeeded by one of the trio of Ottawa cricketers, named Smith. The new arrival at the wicket is caught by Neal off the same bowler, and Bell, forgetting for an evil moment the excellence of the Wanderers' fielding, is run out. The next, Smith fails to play the third slow ball from Allison, who has succeeded Fuller, and Brunel is unable to keep Duffus from finding the way to the stumps. And then came a lengthened stand. Wilson and Coste add 67 to the score before the last named is caught by Bligh, who in the same over off Allison's, catches the last of the

*At one time during this match the late Mr. Justice Henry, the Minister of Justice, Mr. Griffin, and Mr. D. B. Woodworth, were the only spectators.

Smiths. The ninth man, Lawrence, is beautifully caught by Harris off the same bowler, and Taylor is clean bowled by Duffus. The last man is making a final stand for Ottawa, when Henry relieves Allison. The first ball from the Wanderers' Captain is cut sharply by Nutting into the hands of Kaizer, and the first innings for Ottawa is over.

One hundred and eighteen runs, last man five, is the announcement which confronts the Wanderers from the excellent bulletin board of the Ottawa Club, as our boys run into the pavilion to await their innings, and discuss the probabilities of winning the last match of their tour. The nurse of the club looks anxious-eyed, as the Captain jots down for the scorers the order of in-going, and a consultation results in strengthening the centre of the batting eleven. The Ottawa players go to the field with commendable promptitude. They have been at the bat all day, and their friends in the pavilion (on the roof of which, let me tell the committee of the W. A. A. C., is excellent seating accommodation for four hundred people) talk confidently of victory, advancing the weak argument that the red and black capped batsmen have not exceeded 118 in a single innings; that the O. C. C. will make a big score "to-morrow;" Bell is good for fifty or sixty instead of six, and Steele didn't "come off," etc. Let me, like a school boy, recall some of these *'tweene the acts* incidents of the match, and exult a little over the discomfiture of Ottawa, for we are inclined to swagger to-day, and the scarlet and black caps and jackets of the eleven, and the rosettes of similar colored ribbons worn by the non-combatants of the W. A. A. C., are now attracting a little more attention than before the match. Let us enjoy the victory. We have borne defeat under aggravating circumstances, in silence.

So the Wanderers are in; Kaizer and Allison facing the bowling of Messrs. Coste and Steele. Each bowler is credited with a *maiden* and then Kaizer commences his useful work of breaking the bowling.

"Slow we counted them—run, for run—
Loud we boasted the cut for one,
And treasured the single bye."

The scores of Allison and Kaizer were useful contributions of 19 and 21. Allison was caught by Taylor off Coste's bowling, and Kaizer was conquered by a ball from Wilson. Harris, playing carefully, made four runs, and was then caught by Wilson, and Neal following, played one into the ready hands of Bell. Duffus cut one from Coste for two, only to be caught on the next ball by Nutting. The last three batsmen have fallen for six runs, and the telegraph shows *five wickets down for 50 runs*. And then we obtained an illustration for a verse of the old Harrow song; "Lords, 1873."

"And when at the last we trembling said,
'Can any one now be found
To keep, with valour of hand and head,
For a hundred runs, his ground?
Somebody—ah! he would, we knew—
Somebody played it steadily through!"

Oxley and Henry faced the bowling together on the downfall of Neal and Duffus. An Ottawa newspaper in its report of the match describes the innings of Henry and Oxley thus: "Thenceforth ensued one of the finest exhibitions of batting ever seen in Ottawa. Fours, fives, and sixes followed one another fast and furious. For an hour and a half the batsmen defied all efforts of the bowlers to dislodge them while the spectators cheered themselves hoarse, and when stumps were drawn at six o'clock they had brought the score from 50 up to 186, both being *not out*. They averaged more than a run a minute while they were in. It is doubtful if this has ever been paralleled on the Rideau Hall ground."

I know that this extract from the Ottawa *Evening Journal* was penned by a Haligonian, now resident in Ottawa, who is apt to be LOUD in moments of exultation. But I am inclined to endorse every word of the above extract, even whilst regretting that he, the writer of this glowing account, did not admit that the bowlers were on slippery ground and broken by the stubborn resistance of Kaizer and Allison. However, if bowlers are handicapped by slippery ground and a wet ball, the batsmen are as frequently deceived in playing a ball which *hangs* owing to state of ground, and then again the batsmen may slip when running between wickets. Moreover, the Ottawa players enjoyed similar advantages, if such they are, in the first innings—and they know it.

On Tuesday morning the match was resumed, and the interest of both sides was centred in Henry's ability to convert the 87 of the previous day into his first *century*. It was not to be. At 92 the international player, Bell, caught the hero of the match off Brunel's bowling, and Henry was cheered and congratulated again and again as he gave way to Brookfield. This player added 18 to the score before the ill-luck, which has pursued him since he joined the eleven, was shown in Oxley's call for a short run, which Brookfield's lameness would not admit of.

Bligh, whose wicket-keeping has attracted attention during the tour, joined Oxley. To the latter Bell delivered a ball which was played into Steele's hands, and Henry's able supporter was disposed of. And if the W. A. A. C. fails to present Oxley with a bat for the care and patience which has distinguished his play throughout the tour, and gained for him 53 in the Ottawa match, he ought to connect himself with a more appreciative body of cricketers.

Thomson and Fuller added one to the score, the latter then being qualified to sympathize with Brookfield, who was *run out*, and Bligh, with one run and a large "not out" to his credit, strode in from the field to put on his gloves.

The full score of the Wanderers (230) gave them a lead of 112 runs, and yet the Ottawa cricketers were not discouraged and openly talked of a drawn match, that Bell would be in all day, etc., etc. But they underestimated the energy and determination of the Wanderers when serious work is ahead of them. Every Wanderer, as he returned to the field after lunch, was bent

WITH THE WANDERERS

on showing the Ottawa men that the defeat of the Haligonians in Montreal could not be repeated in Ottawa, and that with the game in their hands and dependent only on good fielding and bowling, the Wanderers would not be satisfied with a draw in their favor. So Fuller, Thomson, and Duffus set to work, well supported by the field, to keep the Ottawa score within beating limit by one innings. And they did it.

Steele, the first man, was *run out* (Ottawa umpire decision), owing to his companion's indifference about the Wanderers' sharp fielding. Then Smith the first was magnificently caught by Harris. The dreaded Bell, caught by Brookfield, retired for 18 runs, and Brunel and Wilson were both caught by Bligh. Smith the second followed Wilson to the pavilion, caught by Oxley. Lawrence and Nutting were cleanly bowled by Duffus in two consecutive balls, and Smith the third and last was caught and bowled by Fuller. The Captain of the Wanderers gathered in a catch put up by the tenth man, and the blackboard only showed 64 runs.

The Wanderers are the victors by an innings and 48 runs. I do not like to praise the Wanderers for their fielding in the second innings, and yet they deserve your plaudits for yesterday's work. Look at the record of Ottawa's second innings! Seven men caught and two clean bowled. It was not the Wanderers' day for missing anything that rose a foot from the ground. The "honorable Ivo," when strolling homeward to the hotel, was heard to say, "Look here, boys, I could have caught a rattlesnake if one had been thrown to me behind that wicket to-day."

First Innings.

B. H. Steele, c. and b. Thomson, . . .	7
B. T. A. Bell, run out, . . .	0
A. C. Smith, c. Neal, b. Thomson, . . .	5
J. J. Smith, b. Allison, . . .	0
G. Brunel, b. Duffus, . . .	9
W. J. Wilson, not out, . . .	35
L. Coote, c. Bligh, b. Allison, . . .	20
E. J. Smith, c. Bligh, b. Allison, . . .	0
C. L. Lawrence, c. Harris, b. Allison, . . .	2
P. B. Taylor, b. Duffus, . . .	5
J. P. Nutting, c. Kaiser, b. Henry, . . .	5
Extras, . . .	12
Total, . . .	118

OTTAWA.

Second Innings.

B. H. Steele, run out, . . .	0
J. J. Smith, c. Harris, b. Thomson, . . .	8
B. T. A. Bell, c. Brookfield, b. Fuller, . . .	18
G. Brunel, c. Bligh, b. Duffus, . . .	15
W. J. Wilson, c. Bligh, b. Fuller, . . .	0
A. C. Smith, c. Oxley, b. Duffus, . . .	4
C. L. Lawrence, b. Duffus, . . .	0
J. P. Nutting, b. Duffus, . . .	2
E. J. Smith, c. and b. Fuller, . . .	1
P. B. Taylor, not out, . . .	10
L. Coote, c. Henry, b. Fuller, . . .	1
Extras, . . .	5
Total, . . .	64

WANDERERS.

F. A. Kaiser, b. Wilson, . . .	19
E. Allison, c. Taylor, b. Coote, . . .	21
J. Harris, c. Wilson, b. Smith, . . .	4
W. Neal, Jr., c. Bell, b. Coote, . . .	0
W. A. Duffus, c. Nutting, b. Coote, . . .	2
W. A. Henry, Jr., c. Bell, b. Brunel, . . .	93
H. Oxley, c. Steel, b. Bell, . . .	53

Beating Ottawa by one innings and 48 runs.

W. G. Brookfield, run out, . . .	18
F. P. Bligh, not out, . . .	1
W. Thomson, c. Coote, b. Bell, . . .	0
L. J. Fuller, run out, . . .	1
Extras, . . .	19
Total, . . .	230

BOWLING ANALYSIS.

Ottawa—*and Innings.*

	M.	W.	R.	O.
Duffus, . . .	12	4	30	28
Fuller, . . .	6	4	14	16
Thomson, . . .	2	1	15	11

WITH THE WANDERERS

85

And so the Wanderers won the match and are supremely happy, and, to return to the songs of Harrow once again, and without taking much of a liberty with Mr. Bowen's verse, we may sing:

"And ever when Wanderers toil in vain,
And Wanderers' hopes are low,
May patience come to the rescue then,
And pluck with the patience go;
And in all, and more than all, our play,
Somebody do as we did to-day."

Our holiday is over and has passed to its place among the things that were.

In reproducing this account of one of many memorable football matches played by fellow members of the Wanderers Amateur Athletic Club, I am only actuated by the desire to have their admirers possess some printed reminder of the prowess of one of the best fifteens ever lined out on a Nova Scotian football field. As our players look down at me from a well executed photograph by Notman, I recall a remark of a military wag: "Gentlemen, these fellows of Colonial extraction are too many for us at this game, unless we can be born again and live differently."

FOOTBALL

WANDERERS VS. NAVY—A FINE CONTEST ON THE WANDERERS' GROUNDS.

GIVEN a good field, a bright sky, with just a suspicion of coming winter in the air to keep the contestants fresh and vigorous, and there is more than enough in a game of football to keep the spectators interested. When we add to these commitments of football the interest attending a return match between two such teams as those representing the yet unbeaten Wanderers and the champions of the North American fleet, we throw onlookers into such a pleasant fever of excitement that the cool northern wind seems to them like the soft air of the Bermudas. The match referred to was played on the W. A. A. C. Grounds, on Saturday afternoon, and the following players answered to the calls of their Captains:

WANDERERS.

Oxley, Back.	} Three-quarter Backs.
Annand,	
Wylde,	
Henry (Captain),	
Duffus, } Half Backs.	
Duffus, }	
Clouston,	
Jones,	} Forwards.
Bentley,	
Major,	
Crerar,	
Escoe,	
Hart,	
Humphrey,	
Wainwright,	
Knight, Umpire.	

NAVY.

Herbert, Back.	} Three-quarter Backs.
Lyon,	
Short,	
Boldero,	
Koe, } Half Backs.	
Shelford, }	
Hobbs (Captain),	
Walter,	} Forwards.
Watling,	
Burnett,	
Dathan,	
Miller,	
Macaulay,	
Gurney,	
Flennes,	
Stewart, Umpire.	

The touch line of the Wanderers' field was fringed with quite a gathering of spectators—fair and otherwise. Civilian onlookers noted with satisfaction evidence of the strengthening of the Wanderer, since the close match of the previous Saturday. Henry, captain and famous back, was again on the field, and Duffus (J. N.) reappeared to share with his brother—the baby of the Ottawa cricket match—the honors to be gained on the outskirts of every scrimmage.

As an offset to the high hopes of the civilians, there were whispers among those who, in Pinaforic phraseology,

"Sail the ocean blue"

of good men obtained by the football press-gang from newly arrived ships: and stories of daily practice on the part of the Navy

fifteen, of paper chases, and the presence of Herbert, who proved a tower of strength to his side, were calculated to make spectators discuss the probability of the Wanderers' meeting with their first defeat.

When the sides lined out at 3.25 every player seemed to realize that the match was one of unusual interest, and the kick-off was awaited in surprising silence. The Navy defended the southern goal for the first half of the game, which was played in two "twenty-fives" and five minutes interval. The ball was kicked off by Henry, rose and travelled only a few feet, and on its fall was picked up by a Navy forward and carried to centre field. A cry of "down," and the first scrimmage in what proved to be a battle of the forwards is formed.

How much I wish that it were possible to tell the story of a match like that of Saturday without mentioning any player by name. For the report of a football match must necessarily follow that bone of contention, the ball, in its erratic journeying between goals. It is almost impossible to tell aught of the hard work of faithful forwards, whose efforts from start to finish of such a match as that of Saturday, in the long and hard fought scrimmages, and the occasional weary following of fleet-footed backs, have to be dismissed with the brief and well-worn tribute, "The forwards worked splendidly." And on Saturday they did.

If in the first ten minutes of Saturday's match enthusiastic friends of the Wanderers predicted an easy victory for that club, as its red and black jerseys were seen again and again perilously near the Navy goal line, twice compelling cool and cautious backs to touch down in self-defence, the game assumed a very different complexion before the call of half time. For Short, the centre three-quarter for the Navy, made the running of the day, and, well supported by timely kicking of Herbert, gradually transferred the play to the Wanderers' quarters. And then, to the surprise and delight of enthusiastic visitors from the fleet, it is noted that the Navy are proving superior to the Wanderers in the formation of scrimmages, to which the three-quarters on the civilian side are inclined to work much too close for safety. Towards the close of the first half of a game in which the playing of the backs has been overshadowed by plucky and obstinate fighting among the forwards, Short, out of some loose play, resultant from a long scrimmage which has exhausted all the forwards, very cleverly kicks—a goal? No. But near enough to still further excite spectators, who warmly commend the Navy upon the game efforts they are making to lower the red and black flag. The ball is again held by the forwards, who are so tenacious of their right to the glory of the day that any *accidental* (?) "heeling out" is at once drawn to the attention of the umpires. Half time. The players scamper off to the pavilion for refreshment, and to be congratulated by admiring friends.

Upon resuming play the forwards give early proof of their intention to make the battle theirs until the close of the match.

But the Wanderers are evidently working with the grim determination to avert defeat for yet another season. Clouston, Bentley, and Crerar break through the first formed scrimmage by sheer strength, carrying the ball before them, and the last named forward captures and falls with the coveted leather inside the Navy goal line. The younger Duffus fails to convert the try into a goal. Out of the next scrimmage the ball at last becomes the property of the Wanderers' backs, and some clever passing gives Henry a patiently waited for opportunity. He crosses the Navy goal line at an eleven-second gait, scattering excited on-lookers to the right and left. He is compelled to touch down at an awkward angle for Duffus' second attempt at goal kicking. And then in the north-east corner of the field ensued a scrimmage to which the forwards may well look back with pride. Every foot of ground was won or lost during that scrimmage within five yards of the Navy goal line. Humphrey, Hart, Major, and the heavy weights of the Wanderers were interlocked in a fifteen minute struggle with the Navy forwards, led by Dathan and Hobbs, with all the patient obstinacy of those who are fighting in vain, but gloriously. Through this struggling mass Jones, playing well, burrows his way only to be collared by Shelford, the ubiquitous Navy half-back, and the ball is restored to the spot it has left. At last the ball is forced into *touch*, and a quartette of players claim the honor of having hands on. A Wanderer, Esson, is found among the prostrate forwards of the fleet, and the Navy umpire orders the formation of another scrimmage, although his confrere has, when appealed to, given the ball to the Navy.

But why try to describe such a match when all played so well? One cannot reproduce the screams of encouragement from waiting backs to faithful forwards, the hoarse shouts of male spectators, the flutter of excitement among fair relatives of the players when some light weight is hurled across the line at their very feet, from whence he rises dazed, shakes himself, and rushes again into the fray.

That last five minutes of Saturday's match can be thus epitomized: Short, by a brilliant run, came near enough to the Wanderers' goal to look into the eyes of its grim sentinel, (Oxley); Henry, profiting by the unselfish play of Annand, and the strong running of Wylde, was robbed of a splendid chance to score another touch down, by his unwillingness to play the part of a modern Joseph; Shelford, Boldero, and Lyon renewed the hopes of the Navy by plucky attempts to shake off the Wanderers' forwards; Duffus (J. N.) made two swift rushes at the Navy goal line, and then his brother adds another to his many memorable bits of work on the football field by kicking a goal from the loose play following a protracted and final scrimmage. One of the umpires shouted: "Goal! Time!! Damn!!!" and the best game ever played in Halifax leaves the Wanderers yet unbeaten, and adds another to their long list of decisive victories.

JOHN KNIGHT.

CAPE BRETON LAKES

AS SEEN FROM THE COCKPIT OF A CANOE.

IN what some writers are pleased to call the mellow month of August, 1885, I saw Cape Breton from the cockpit of the *Nettie*. The *Nettie* is a Rob Roy canoe fourteen feet in length, beam in proportion, fast under paddle, and as safe and sea-worthy as a ship's lifeboat. Her crew on a recent voyage from Sydney, Cape Breton, to the Barra Straits, consisted of the writer, who is five feet eight inches long, beam in proportion, a veteran paddler, a lover of the sea and all connected with it.

The cruise of the *Nettie* was not sufficiently eventful to excuse her crew for publishing these notes from the little ship's log. But as she was the first craft of her class to weather Point Aconi; to brave the run from thence to Cape Dauphin; to attempt the passage of the six knot tide that surges through the Big Bras d'Or, and to make the trip from Baddeck to Barra, eleven and a half miles, in two hours and five minutes; enthusiastic members of the American Canoe Association looking for fresh waters and billows new into which to dip their double-bladed propellers may pardon me for publishing my *log*, and it is for them that I now drop the paddle and take up the pen.

I was a voyager in August last from Port Mulgrave, N.S., to Sydney, C.B., by the steamer *Marion*, Captain Burchell. As we steamed through the then calm waters of the winding channels that open into St. Peter's Bay, I occupied, by special permission of the skipper, the lofty wheel-house, and from thence looked out upon the wood-fringed shores and the ever-changing lights and shadows of scenery which a legion of tourists and an army of writers have raved about. If these travelling scribes saw the Bras d'Or Lakes and surroundings under such favorable conditions as I did from my quiet retreat in the *Marion's* wheelhouse, with naught to disturb my silent enjoyment of the scene save the skipper's voice, as with finger on the chart (we had been talking canoeing) he pointed out some small bay in the calm depths of which was reflected faithfully not only every object on its shores, but even the varying tints of the trees—then it is not surprising that they have failed to convey to the senses any impression of the lakes as they are when the light summer air disturbs their surface at midday, and causes the tiny sun-kissed waves to plash against one's canoe in drowsy murmurings, or when the last faint puff of the evening breeze passes away and leaves the water so motionless that it seems like sacrilege to dip a paddle therein.

Before the *Marion* reached Sydney, the cruise of the *Nettie* was planned, and I had held as much talk with her owner, Captain Burchell, upon the ways and means, as if the contemplated voyage was that of an ocean steamship freighted with wealth of the Indies. Now read my Log Book!

August 4th—The *Nettie* was launched and provisioned, and with a kindly shout of caution and encouragement from her owner, I started before a fair southerly breeze for Sydney Bar, six miles distant.

A mile from North Sydney, a schooner-rigged boat, containing two officials of the Bank of Nova Scotia, sailed across my bows and hailed me. I informed them of my destination, and intention to pass Sunday in North Sydney. They point out a landing place and sail for the same to assist me in securing quarters. As I near the shore I become sensible of much noise and notice a crowd of people awaiting the *Nettie's* arrival. Fearful for the safety of the canoe, if handled by excited sight-seers, I paddle vigorously to another point but the more active of the natives run along the shore, and, reaching the reef of rocks, my haven, await my approach. I am met with a storm of questions, and have to listen to the best efforts of the local humorists. The students of history among them call me Christopher Columbus; the more modern newspaper devourer is satisfied with saying: "It's Captain Webb from the Whirlpool Rapids."

Just as I am meditating flight from these good-natured savages, I am rescued by two good Samaritans, Messrs. Waters and Stavert, who deposit the *Nettie* in the Bank of which they are officials, and escort me to the hotel.

August 6th—At daybreak I am assisted by my good friend Stavert to launch the little ship. The sun is shinning brightly, and the morning air is fast freshening into a strong breeze. But I am desirous of weathering Point Aconi before noon, so, about 5.30 a.m., I unwillingly part from Stavert, whose company would have trebled my enjoyment of the voyage, and paddle out into the harbor channel. Off Cranberry Head there is a broken, confused sea, and the *Nettie* must be quite invisible from the shore, now two miles distant. Taking the Captain's mark—the white house at Mope Head—for a guide, I decide to paddle across the bay known as Big Pond, from point to point. If any stout-hearted navigator, accustomed to walking the bridge of a thousand ton ship; if any hardy fisherman, used to holding the tiller of a strongly-built, half-decked whaler, entertains any doubt as to the sea-going qualities of a Rob Roy canoe, I would that he had seen the *Nettie* as she rode like a cork over the big waves tossed up by wind against tide off the mouth of Sydney Harbor.

About 7.30 I sighted the steamer *Marion* rounding Cranberry Head, and turned the prow of the *Nettie* more seaward, in order that Captain Burchell might be able to report me at Baddeck. Three whistles is the greeting from the *Marion* to her tiny sister. Cheered by the Captain's careful lookout, I resolved to land for breakfast.

It is a pity that earlier navigators of the Canoe Club have not sought the Cape Breton waters, if only to accustom the hardy dwellers of that coast to the sight of a Rob Roy. Making for a cottage that gleams white and inviting from the distant shore, I perceive, when nearing, some two women, and a swarm of children in a state of great excitement awaiting me. They surround the *Nettie* and praise her build and small dimensions, and regard me with such open-mouthed wonderment that I begin to think myself worthy of veneration, till the older woman (the other is a genuine "nut-brown mayde," with soft eyes, red lips, and perfect teeth), murmurs: "Well, well; I thought it was the good man's boat drifting ashore with him clinging to it; ye must be daft to be going about in that." And then this hospitable woman bade she of the soft brown eyes and suggestive lips boil some water and prepare breakfast for the crew of the *Nettie*. * * *

How the eyebrows of dwellers in distant cities will be elevated when I tell them that a tourist in Cape Breton, who forsakes the beaten path of travel, who tramps through the small settlements, or skirts the coast in a canoe, will find little use for money as an equivalent for the necessities of life. I have tasted tea guiltless of sugar, but sweetened with true Scottish kindness; I have made a hearty meal of everything that the pantry of a Cape Breton cottage could produce, and have slept soundly in beds clean and wholesome. I have been fairly smothered with kindness and hospitality all the way from Sydney to Barra, of which charming nook I carry recollections strong enough to make me sigh for next summer. And yet, I found the currency of the country almost worthless as a means of showing gratitude, and discovered that a few words of kindly courtesy are, in Cape Breton, better than specie payment. I have heard people say unkind things of the Scotch, I have abused them for being *clannish*, and I have joined in the laughter created by some story of their proverbial thriftiness. But during the cruise of the *Nettie* I did *penance*—and am now vainly groping along the branches of the family tree to discover some sprig of Scottish ancestry.

Once more afloat, and paddling carefully in a short choppy sea for the mouth of the Little Bras d'Or. In the swirl of the strong tide I ship a sea which even the rubber-apron hatch cannot altogether resist, and my provisions are sadly damaged. Five minutes sponging frees the *Nettie* from water, and in another half hour the sun is over the fore-yard, and I find myself facing the heavy sea that washes through the split rocks of Point Aconi. For fifteen minutes there is a spice of danger in the *Nettie's* voyage, sufficient to keep the crew watchful of every wave, and, with shortened paddle, she rides the water and runs through a gulch, which, in mid-winter, must indeed be a terrible lee shore for a storm tossed ship. Safe under the grim cliffs that rise some seventy feet perpendicularly from the sea, I hear a faint shout above me, and, looking up, discover a face stretched out over the cliff. The owner points to a sheltered cove

a short distance from my anchorage. Paddling thither, I find the brother of Archibald McLean has lowered himself by a rope to the shore, and is ready to welcome the crew of the only Rob Roy he has ever seen. Why do I mention Archibald McLean? Because he was the hero of the following story.

On a wild winter's morning a few years ago the brigantine *Alice*, of Arichat, was cast ashore on the rocks at Point Aconi. All hope for the lives of the crew had been abandoned. The sea at last lifted the deck from the vessel, and it was dashed from the outer ledges loose under the beetling cliffs, upon the top of which is the weather-beaten cottage of this Cape Breton hero. The captain and his men, worn out with hours of exposure, were clinging to the wreckage and expecting death, when help came as if from the clouds. Archibald McLean (God bless him!) fastened a *killick* in the frozen ground above, and, attaching a rope thereto, lowered himself to the wave-swept deck of the brig. Half a dozen times he braved the sea that threatened to dash him lifeless against the cliff, and on each descent he saved a half-frozen sailor from certain death, and with the help of the family on the rocks above, raised them to the warmth and shelter of his humble cottage.

Hot tea and careful nursing finished the good work performed by McLean, and the captain and crew of the *Alice* lived to record in grateful language this story of the Cape Breton coast. Was McLean rewarded? Yes! In Sydney, before an audience of those who love to hear of gallant deeds, a gold watch, presented by the Government, was handed to this hero.

In McLean's cottage the crew of the *Nettie* dined, and over a pipe listened to this story told by his brother, and as I read the inscription on the watch (McLean is now in the far West) the wreck of the *Alice* passed before my eyes, and I strolled over again to the scene of this incident in the lives of those who go down to the sea in ships. I tossed hay for an hour on McLean's farm, and then was lowered by a rope to the beach below, and paddling the *Nettie* with ease in the rolling sea that swept into the Big Bras d'Or, found myself, at five in the evening, off Table Rock.

Here disaster befell me. I was groping below among the ship's stores for a bottle of beer, and, carelessly omitting to sling my paddle lost it overboard. Before I could emerge from the close quarters into which my stores had shifted, the paddle was fifteen feet away. The captain of the *Nettie* is of a nervous disposition, but, in the face of disaster and danger, proved cool. Without the paddle, it seemed probable that the *Nettie* and crew would have to drift helplessly about until help came, and perchance be carried out to sea before the morning. The Table Rock was a mile away. I carefully undressed, and, standing erect, jumped overboard, and although the *Nettie* rocked, her splendid bearings proved equal to the strain. I reached the paddle and swam to the canoe. If there are any canoeists (none such should cruise alone far from land) who have not practised getting into their frail barks from the water, let me

give them a few rules for guidance. To attempt to board a Rob Roy from the side is folly. Like a log, she will roll over, and add to your exhaustion. Swim cautiously to the end, and raise yourself gradually until you succeed in *straddling* the craft. Then work your way slowly to the centre, place your hands on the deck behind you, and with careful balance raise both legs and shoot yourself into the cockpit. If you fail, try again. It is less exhausting than fruitless efforts to scramble in at the side.

I regained the *Nettie* in safety, and with considerable difficulty wriggled into my clothes. Tempted by the now calm evening and quiet sea, and attracted by the grand appearance of distant Cape Dauphin towering up against a sky which, for beauty of color and rifted clouds tipped with tints of gold and purple (to describe which would necessitate literary larceny in the shape of a page from one of Black's novels), I resolved to add eight miles more to the day's run, and seek a night's lodging at the base of the Cape. Half way across I pause in my paddling to refill a treasured pipe. This is indeed solitude. Not a ripple disturbs the stillness of the summer evening. Far abaft I can see the bold outline of Point Aconi, with the white cottage of Archibald McLean nestling among the shadows in the cliff crest. Miles away to the southwest I can trace my course for the morrow—the mouth of the Big Bras d'Or. Five miles ahead of me, towering upward *on hundred and twenty feet*,* rises Cape Dauphin; whilst away seaward I can define the sail of a schooner enjoying the last puffs of the summer wind that has left the *Nettie* and her hermit-like crew becalmed an hour ago. A commotion in the water a quarter of a mile off tells of porpoise, and, not knowing what results a collision with one might have for a Rob Roy, I paddled on.

Voyagers to Cape Dauphin will find at the base thereof the cottages of people hospitable and kind to an overwhelming degree. The *Nettie* was carefully beached, and I found comfortable quarters in the house of a Mr. S.

Extract from the log of the R. R. canoe *Nettie*:

Sailed from Sydney Bar, 5.30 a.m. Monday, 6th August.

"Arrived at Cape Dauphin 7.55 p.m., do.

"Distance travelled, 23 miles. Spoken off Cranberry Head by the S. S. *Marion*. All well."

Tuesday, Aug. 7th, at 6 a.m.—After a comfortable rest and hearty breakfast of fish and potatoes, I mustered the crew for deck swabbing, and the *Nettie* was thoroughly washed and re-provisioned with fresh milk and bread and butter before sailing. There is a brisk breeze blowing at 7 a.m., and I leave port, followed by the surprised eyes of my hosts. My hands are somewhat blistered by yesterday's exertions, and I paddle slowly, admiring the famous scenery of the now celebrated Bras d'Or.

*My publishers' careful proof-reader marked with a query the height of this Cape above the sea level. But 'tis correct.

About 10 o'clock I see and feel the tide which, in mid-stream of the fast narrowing lake, is rushing along in resistless fury, swirling and tossing the water in a way that suggests to the skipper of the *Nettie* the wisdom of continual watchfulness.

Duffus Point at last, and Fraser's Landing—to reach which I must now cross the tide against which the wind is striving to raise the troubled waters.

Far distant, up the long reach from Kelly's Cove, I can see the smoke of the returning *Marion*, and being anxious to exchange greetings with her skipper, I push my canoe tidewards. For a few moments I feel the sensation of positive peril, and then I have to laugh as, in spite of powerful sweeps with my paddle, the *Nettie* spins round and round like a washtub in the swirl of the Bras d'Or tide, and makes one realize the strength of its 6-knot current. At last clear of the rush of the tide, I reach the back eddy, which makes canoeing on the Bras d'Or Lakes so pleasant and easy, as even against adverse tides the voyager can propel his light craft with considerable speed.

The fishermen assembled in force at Fraser's Landing, and the remarks of the Bouladeire Islanders are those of men who cannot understand how canoeing can be regarded as a pleasant pastime.

When informed that the 14-foot cockleshell alongside the wharf has rounded Point Aconi, and is *en route* from Sydney to Barra, they suggest that I am more likely to reach another port (in a very warm latitude) *not mentioned on the maps of Cape Breton*. But when I offer to paddle the *Nettie* across the tide against any one of the boats moored along the shore, and to take the result as a test of the speed and seaworthiness of the *Nettie*, they laughingly decline the challenge.

Mr. Fraser kindly shows me through his fishing establishment, and explains the method of curing and drying fish. He also regales me with a tumbler-full of the egg-nog made famous in the *Bad Boy's Diary*.

The *Marion* swings alongside the wharf. Her upper deck is crowded with tourists and commercial travellers enjoying the fresh mountain air, and viewing the rugged scenery. A pleasant smile and a few words about my course and the chart from the Captain, and the *Marion* is off to sustain her growing reputation for regularity in time and passage.

Once again the *Nettie* is wrestling with the tide of the Bras d'Or, watched by a crowd of astonished fishermen from Fraser's Landing. The spray sweeps over her from stem to stern, but she rides the waves like a cork, until a false stroke of the paddle submerges the low rail of my cock-pit, and, half swamped, I drift into Kelly's Cove, and turning my ship bottom up, sun my jacket for a couple of hours whilst talking with the chief trader of that settlement upon the field of coal which here, as all over the mineral-strewn island of Cape Breton, crops up for a mine which must some day prove a source of wealth to its owner.

The paddle through Seal Islands was pretty, but uneventful. As on the evening previous the breeze died away at sunset, and left the lake in a clock calm, with every rock, tree, and shrub reflected on its glassy surface.

Landing opposite Man o'War Point, I sought a small white cottage situated on a clearing at the foot of the Mountain. When chatting with the lord and master of this small estate I noticed the guid wife, unasked, preparing tea. Fresh bread and clotted cream proved palatable to the tired crew of the *Nettie*, and after my meal I sat in the gloaming and talked with my host, who, like many dwellers along the coast of Cape Breton, has relatives in the far west, and some manning the fishing fleet of Gloucester.

July 8th—Speeding along on the back eddy of a strong tide, I kept close under the over-hanging cliffs of pure plaster, which literally forms the shore from Seal Island to Baddeck.

Four miles from Red Point I land for breakfast, and inspect the morning catch of fish just brought to shore by my entertainer.

The children are playing with the canoe, which is tossing idly on the sun-tinted waves at the end of a rudely-built wharf.

Surely the seekers after new grounds for camping and streams for canoeing must be brought to the Bras D'Or if some more gifted writer than the Captain of the *Nettie* will tell of its beauties.

This is the perfection of loafing. To lie idly in the sun with a panorama of exceeding loveliness stretched out before one, to hear the drowsy plash of the waves sounding like a lullaby; to think of nothing and to have nothing to think about; to let the steeds of the brain go browse at will; to lift the eyes from the fresh sparkling water, with its back-ground of red cliff, topped and streaked with the white plaster, to the lovely unflecked blue of the sky; to watch through the smoke-wreaths from my pipe the play of children who know nothing of the great world you live in and whose minds are as free and unfettered from daily care and business-anxiety as their sturdy brown legs and feet are guiltless of shoes and stockings.

These are sensations worth the living for, and even if they do not last, he who would not swallow the opiate is too much of the earth, earthy.

At last I am round Red Point, and the beauties of Baddeck, two miles distant, are spread out before me.

Scarcely am I out in the Bay ere the punctual *Marion* is churning up the placid waters astern of me. Her skipper whistles thrice and, knowing the sea-riding qualities of my craft, scarcely veers from his course to pass me. Rising on the bow wave of the steamer as she towers up alongside, I gaze at the wheel-house, and exchange greetings with the skipper and some well-known friends leaning over the taffrail.

Dudley Warner will find few subjects more worthy of his pen than "Baddeck, and that sort of thing."

July 10th—The last day of my cruise, and glorious weather. It is eleven miles by the chart to Barra, my destination. I had

planned to cross St. Peter's Bay; to navigate the winding channels through Lennox Passage; to pass into the Canal, and ask the keepers to swing the Bridge and open the Loch gates for the smallest sea-going craft ever entered on the Canal register. But my vacation is over. So, ho for the Grand Narrows! There is a long-rolling sea with no crest to the waves when I round the headland opposite Baddeck, and I am bent on a quick run.

It was 4.05 p.m. when I bade the Baddeckers farewell. Twice I pause to drink and smoke, and gaze at the ever-changing scenery. Can this be Christmas Island?

Now the *Nettie* is crossing her final bit of tide-way. Five minutes later she shoots past the wharf at Barra, and I am welcomed by its Postmaster, to whose never-to-be-forgotten relation I bear letters of introduction.

6.10 p.m.—Eleven miles in two hours and five minutes. A fast run for a Rob Roy canoe.*

A pleasant finish to a pleasant cruise. I take tea with the Inspector of Lighthouses—poor Captain Brown—upon whom the shadow of a sailor's death was even then resting, and who perished in the breakers at the wreck of the ill-fated government steamer *Princess Louise*, at the entrance to Digby Gut.

Barra, the beautiful. Seen in the moonlight from the hill-top on such a night as this, I can well believe in the earnestness of those who have raved of the beauties of the Bras d'Or.

The next morning passes all too quickly. The *Marion* calls at noon, in response to my signal displayed from the head of Grand Narrows Wharf, and takes the Rob Roy and her crew back to headquarters.

Farewell, Barra! If the captain of the *Nettie* is able to wield a paddle in the golden summer time of future years, he will again wander over your picturesque beach, and revel in the fresh air which sweeps over thy waters and waves the grain and grass in meadow and pasture land.

How the steamer *Marion* bore the *Nettie* and crew to Port Mulgrave; how I regaled the steamer's captain with the story now told, and promised to publish this log of the voyage for the guidance of other canoeists; how a week later, strengthened and refreshed by the cruise, I carried the paddle of the *Nettie* to victory in a close race at an open regatta in my own canoe, *Wanderer*—does not belong to this meagre account of a voyage, the recollections of which will grow more perfect in tint and outline when my canoeing days are over, and many features of which to faithfully portray would require the skilful hand of an artist, the warm feeling of a poet.

JOHN KNIGHT.

*Since the foregoing was written I have paddled with a companion from Andover to Woodstock during a freshet on the St. John River, fifty-one miles in seven hours.

LUMBERING IN NEW BRUNSWICK

A DAY WITH THE STREAM-DRIVERS.

I love the forest; I could dwell among
That silent people, till my thoughts up grew
In nobly ordered form, as to my view
Rose the succession of that lofty throng.

—*Milnes.*

THERE was a pleasant smell of wood-smoke in the morning air as I started yesterday to spend my weekly holiday with the lumbermen on the Meduxnakeag, one of the rapid streams emptying into the St. John river. The heavens looked dull, grey, and threatening. But behind a span of horses in company with so entertaining a driver as Ludlow Hawkins, I soon ceased to look aloft for signs of the weather, and thought only of my host's (Mr. Moore, of Canterbury) pleasing invitation to visit one of his lumber camps and "see the logs going over Briggs' falls"

And so, as we left the town of Woodstock behind us, and I noticed the rushing waters of the river knowing no liquid rest, no silent slumber, as, swollen by fast melting snow and ice, its torrent carried the logs on their course to the mills, I recalled the above lines of Milnes' on the trees of the forest, and wondered what the same gifted writer would find to say of these "silent people" when, stripped and shorn of their glory of limb and foliage, they are being stream-driven to the nearest saw-mill.

However, the purpose of this paper is not a moralizing homily on woodland scenery. I merely write to give to those who know nothing of lumbering and lumbermen an outline sketch of stream-driving as seen by me on the Meduxnakeag.

Speaking of lumbermen and their lives of exposure and hardship, let me mention one incident of our trip to Briggs' Falls as an illustration. Just as our team was leaving town, a messenger handed to the driver a telegram. It was dated Missoula, Montana, and read:

"John is dead of pneumonia. Break gently to wife."

The telegram and a few words of explanation told the old, old story of provincial life among our lumbermen, miners, and fishermen. John, like others, had left wife and children to seek fortune in the golden republic and died away from home. Not much to chronicle

here. A common incident to the world at large. But a life's sorrow to the one to whom my friend, Fred. Moore, is to "break the news gently."

I listen to the story of John's departure to the west and his earlier career as we journey along the road, and after two hours driving we reach the lumber camp at Belleville. And now let me try to describe the interior of the camp. The low wooden building to which I am conducted by young Moore, chief of the gang of stream-drivers, whose acquaintanceship I am shortly to make, is the cabin of negro song and story. But, upon looking around, the interior bears noticeable resemblance to the 'tween decks in the steerage of an emigrant ship. For one side of the shanty is shelved, to the depth of some six feet, in such a way as to enable every man (these shelves being sleeping berths) to recline with his head to the wall. This is economizing space with a vengeance. The sleepers, when spooned out on these shelves, lie so close that in this cabin (the dimensions of which are not more than 20 x 20 feet) some forty men find room for what must be health-giving sleep—if one can judge by appearances. Here come the men! Let us look at them closely and see if we can discover any outward and visible signs of sickness, the outcome of their close confinement at night time.

But first let me surprise you by saying that the space reserved for sleeping quarters for the stream drivers is evidently laid out with a view to leaving stove room and accommodation for the cook. The kitchen utensils are not numerous. A large cauldron for the reception of pork and beans; a few pots of lesser size for potato boiling and tea brewing; a stack of tin plates and mugs; some pans for bread making; a jar of molasses, and a couple of flour barrels to support the kitchen table upon which the cook is engaged in rolling some good looking paste for what I fondly hoped was pie crust. Such were all the signs of preparation for feeding a small army of strong and healthy men. And yet everything during my stay seemed to show that the cook had no great difficulty in keeping everyone well fed and free from aches and ills. The cook is a quiet fellow with a somewhat melancholy face and a look as if regretting that he lacked an opportunity to show his skill in the culinary art. But I am ready to back his battery (Plague take these catching terms of the base ball season!) in the preparation of pork and beans, *a la Belleville*, against a similar dish from any lumber camp on any stream in any other part of the world.

And now for the men. They form a picturesque group as they come tumbling into camp, and in a mechanical way squat along the bench that lines the foot of the bed—that big shelf upon which all of them are laid away at night to sleep.

Look at this burly, dark-skinned chap, whose big frame is silhouetted in the doorway against the background of grey sky. Some one calls him "Gabe," and, as he lounges to the beanpot and taking the crook-handled spoon dips out about a pound of the savoury mess on to a tin plate, I discover that "Gabe" is a Milicete

Indian, and it would please Fenimore Cooper to know that this modern Uncas is a "jam-cracker," a "white water man."

A serviceable lot are Moore's lumbermen. It may be that, when the logs are running well, an onlooker might think that my friends are to be envied as they lounge in sheer idleness on the rising ground overlooking Briggs' Falls. But let some unforeseen danger arise. Let a jam occur in the wildest of the swirling mass of logs and water above or below the falls, and these same men now bearing close resemblance, save that they are unarmed, to a band of outlaws, the *Jacquerie* of one of James's novels, will spring into dauntless activity. And God knows it is no great living that they get out of the deadly risks they sometimes run, and the lives of exposure they are compelled to lead.

For this and for the recollection of what their work brings to us we ought to hold the lumbermen of our Province in our love and honor, and, to use Dickens' remark about sailors (for lumbermen are of the same order, and show some of the characteristics of their brethren afloat), "be tender of the fame they well deserve."

And even now I have not given you any description of stream driving. 'Tis that branch of lumbering operations which comprises the launching and floating of the trees felled by the axemen, stripped of branches and knots, and then hauled to the water's edge during the winter months.

The camp of stream drivers visited by me contained some forty men, the advance guard of a small army at work on branches of the same stream.

For the better understanding of the work of stream drivers, try to imagine a river swollen by spring rains and melting snow and ice into a rushing torrent of water sweeping in ever-widening channels to the main river—the St. John, Miramichi, or Ottawa of the district—and at certain points falling perhaps forty or fifty feet through gorges, and over rocky precipices.*

Imagine this bank lined on either side with the limb-shorn trunks of gigantic trees of spruce, pine, and cedar. Then, to the head waters of this stream, the lumber operator sends his army of "drivers."

The advance guard, such as my friends of the camp at Belleville, are selected for their activity, daring, and knowledge of the ways of logs when on their voyage down the rivers.

Should the logs be *jammed* in some dangerous bend or rocky gorge by hanging on a ledge or sand bar and then spreading in apparently inextricable entanglement from shore to shore, 'tis the duty of such men as my hardy friends of Belleville Camp to merit their title of "jam crackers" or "white-water men" by boarding the field of logs through and around which the water is swirling and tossing in foaming anger at the stoppage of its freedom and its race

*In company with Messrs. Fred. Moore and H. A. Connell, I have since visited Grand Falls, N.B., during the stream-driving season. An account of our journey will appear in "Colonial Notes in English Ink," illustrated, to be published next year, if possible.

to the sea. And then they "crack the jam" with long spiked poles, to do which they leap from log to log seeking the key to the jam, or else, with tackle and horses to assist them from the shore, patiently work at the lumber until the logs are seen to move, and the floating forest is once again free to swirl and toss and turn on its way to the booms below. Dangerous work is that of the stream driver. The sudden removal of one log, an instant of hesitation, a moment of carelessness in leaping for the shore, may sweep some unfortunate one under the logs and away with the rushing stream to his last encampment. * * * As I sought the highest knoll to watch the logs go over the falls, I noticed another sign of the system and mechanism of stream driving. A flag is lying on the ground, and, in answer to my inquiry, Miles, my beau ideal of a young lumberman informs me that the bit of red bunting on the pole is hoisted (when the jam-crackers see signs of a jam) as a signal to those up stream to build a boom and stop the run of logs.

And now, before my day with New Brunswick lumbermen comes to an end, let us watch for a few minutes the logs going over Briggs' Falls. The falls are not high, but they are made picturesque and wild looking by the rapids above and the rocks and dark and dangerous pools below. Here down the rapids approaching the falls comes a fallen king of the forest, one of Milnes' "silent people"—the bare trunk of a big spruce tree full thirty-five feet long. It is now tossing thro' the rough waters like a chip, or a toothpick. Just where the dark stream falls over the rock into a seething cauldron of spray and foam thirty feet below, the water is smooth and oily. Into this our log rides, shoots forward, and, as it plunges downward, the butt end tosses upward like the last sight of a sea trout's tail when the stricken fish is disappearing after a leap of mortal agony. And, now, look below. Our log has gone over the falls in company with half a dozen others of smaller dimensions, and, above the ceaseless roar of the falls, one can detect the thumping and grinding of the logs as they are whirled thro' the broken water and over the rocks below. Here, twenty feet from where our spruce tree took its plunge downward, it rises again from the water *literally on end*, and, with twenty feet of its length pointing heavenward clear of the water, recalls for a moment its glory as a monarch of the forest. And then—it falls, and is lost among the other logs, Moore's mark of ownership gleaming in a ray of light that strikes its butt as it once again becomes a stream driven chip—a mere spruce log—one of Milnes' "silent people" shorn of glory.

JOHN KNIGHT.

NOTE.

I do not claim the authorship of the following article, clipped from a *Broad Arrow* of some years ago. But the talk occasioned by its publication in the *Chronicle* of Halifax (where the host and guest referred to were both well and favorably known) led to an enquiry for the author. I put in a very modest disclaimer when charged with being the writer of "The Admiral and the Lieutenant." After many years I again refer enquirers to the office of the *Broad Arrow* for the name of the writer.

THE ADMIRAL AND THE LIEUTENANT

AN ENGLISH JOURNAL ON THAT UNFORTUNATE INCIDENT AT THE HALIFAX ADMIRALTY HOUSE.

(From the *Broad Arrow*).

THERE is an unwritten law of the dining-table which commands the host to condone the weakness of the guest. It is a law that cuts two ways, since it is equally applicable to the foibles of the host himself. Indeed, it is one of those beneficent customs which, like the modern ulster, is eminently convenient. Guests are privileged persons, as is shown by the fact of the "Ruler of the Queen's Navee" himself teaching Captain Corcoran, of "H.M.S. Pinafore," to dance a hornpipe upon the cabin table. Of course something must be allowed to the difference of rank of the relative officers. The King is above suspicion, saith the adage, and Sir Joseph Porter, K.C.B., might invite his flag cap ain to share with him the delicious emotions of the hornpipe without any offence being done to the etiquette of the service. Sir Joseph might do it "officially" or "unofficially" and the result would be the same. The fact is, the incident was the consequence of an after-dinner pleasantry. The dinner-table is a commonwealth, where all men become equal for the time being, where the wine passes freely, and an empty glass is a sign that the guests are keenly sensible to the virtues of the host's cellar. If in these convivial circumstances, this republic of festivity, a lieutenant should, in an access of *bon hommie*, pledge his admiral, or even challenge him to some feat of skill, that which would certainly become a breach of etiquette upon the quarter-deck becomes a mere emulous pleasantry when indulged at the hospitable board.

Now, we do not know whether a Lieutenant, after dining, not wisely, but too well, at Admiralty House, Halifax, N.S., proposed that Admiral Inglefield and he should have a turn on the dining-room table. It is, however, certain, that if any such proposal were made, Admiral Inglefield did not take it quite so pleasantly as Captain Corcoran is reported to have done. Admiral Inglefield, as we all know, is one of the most estimable of commanders and indulgent of hosts, and, therefore, the little *contretemps*, of which a few racy particulars have flitted eastward across the autumn seas,

must have been marked by circumstances of peculiar atrocity. The story is told briefly as follows: It appears that a Lieutenant of one of the ships was invited to dine with the Commander-in-Chief at his official residence at Halifax, and while at the table he is said to have shown signs of having imbibed too freely. Charges were directed to be framed, together with an application for his trial by court-martial for this offence, and tried he was, the sentence being reduction to the very bottom of the list of the rank, and dismissal from his ship. It is said that the sentence was carried out, and that the officer is now in England, and knocking loudly at the doors of "My Lords" of the Board of Green Cloth in Whitehall. The story is a remarkable one, and in the name of the roast beef of Old England we desire to hear more. We may assume that Admiral Inglefield must have been hard put to it before he permitted his hospitality to be overshadowed by this heavy sentence upon an officer who sat at his table? What could the officer have done? Could he have suggested the dancing of a hornpipe upon the Admiralty table? Could he have ventured to dispute with the Admiral upon the philosophy of the cat? Is it possible that he hinted that promotion was slow, and that the "poor Lieutenant" had many wrongs to be redressed? May we assume that he "old fellow'd" the Admiral and "old boy'd" the Admiral's Flag Captain, or suggested that the Admiralty port was a little brackish; or, failing to commit any direct offence against the etiquette of the service, he simply transgressed against the modern usage by going to sleep in his chair, and slipping under the table? In any event, the offence, no doubt, was unpardonable; but, then, what about the sacred laws of hospitality? Many admirals have entertained their juniors at dinner; many bottles of fine old "ditto" have been consumed, and the guests, one after another, have hiccupped their farewell of the gallant host, and nothing resulted from it worse than a bad head in the morning.

We frankly admit that a decided change has taken place in the *morale* of our dinners, especially our official and state dinners. We dine *a la Russe*. The host and his guests are at the mercy of the servants. Still, there is a period when things drift back to their old accustomed state, when the walnut stage is reached. Then it is that the half glasses of sherry and frothy goblets of soulless champagne, administered in homoeopathic doses, are superseded by the reality of decanters, which are permitted to circulate freely. Whether that unhappy Lieutenant belonged to the genus "bottle stopper" we cannot say, nor would it be fair to assume that he did. Once upon a time an eminent Conservative statesman, during the career of the late Government, arose to speak after dining moderately. His utterances were strangely thick, and his manner was decidedly queer. The attention of the House was attracted by the unwonted eloquence of the right hon. gentleman, and it turned out eventually that the illustrious statesman had partaken of turtle soup and claret, and had sought in a misguided moment to soothe his troubled stomach by "six of Irish hot." It is possible that "official" sherry

is different in degree from the sherry of vulgar mortals. It is a safe deduction in vinous philosophy that sherry which gets as far as such a place as Halifax, which crosses "that great sea and terrible, whence no man could hope to return," spoken of by Homer, which weathers the sub-zero temperature of the North American coast, must be nectar for giants, not common mortals. Henry Brougham records it as a simple detail in the daily current of the lives of the men of his day, how he went forth while the shadow of night still slept upon the earth and shot snipe, yet he had dined the evening before as a gentleman should dine, putting three bottles of hard port away, and finishing up with a pint of "peat reek." Perhaps if Admiral Inglefield's lieutenants were seasoned to the hospitalities of Admiralty House, Halifax, they also could face their pint of "official" sherry without asking the Admiral to dance, or his "sisters and his cousins and his aunts" to fly with them across the seas. We do not regret that it is as it is. We are glad to think that the days of three bottle dinners are passing away, that it is no longer considered necessary to have a seasoned head to be thought a good fellow. Yet it opens a peaceful train of thought if an Admiralty dinner may be a means of stopping an officer's promotion by leading to his being court-martialled. We decline to subscribe to the belief that this is a new devilish scheme adopted by Mr. Smith for meeting and getting over the "Lieutenant grievance." At the same time we must say that if every gallant Admiral should at every dinner offer up a Lieutenant at the shrine of Bacchus, the order of promotion would soon be altogether to the comfort of the First Lord. That a Lieutenant should dine not wisely but too well, is not inconsistent with the sanguine temperament of that gallant class of British officers. The Admiral himself, in a sense, puts a premium upon conviviality. No officer can, we presume, sit a dull, inactive listener to the pleasantries of the Commander-in-Chief. The wit of the gallant host is proverbially exhilarating, and chemists tell us that two sources of exhilaration cannot unite without delirium following. Moreover, no young officer could, we presume—at least as loyal citizens we hope he could not—eat his dinner and drink his wine without recalling to his mind the existence of the Queen, and the other loyal and patriotic toasts. We do not know if, at the State dinners at Admiralty House, Halifax, toasts are eschewed. If they are, that is Admiral Inglefield's affair, and it must be settled between that gallant officer and his own conscience. But he cannot surely complain if, in obedience to his loyal sense of duty, a Lieutenant should mutually drink "the usual loyal and patriotic toasts" in "official port." Such an officer would drink to the Queen and the Navy. If he be an officer who has had the advantage of a religious training, he would naturally drink a toast to the Bishop and Clergy. The hope of promotion would prompt him to drink a bumper also to the happiness of the "First Lord;" and he would be an ingrate, if he was to forget to pledge his host. Admirals and full fledged Captains may perhaps think the Queen *only* should have a toast,

and that the First Lord would be sufficiently honored if he were toasted in a "heel tap;" the Bishop and Clergy, and all foreign institutions of that kind being left out in the cold. But if the young officers think otherwise, assuredly they may not be blamed. These are a few of the reflections which naturally suggest themselves to the mind of the loyalist and cosmopolitan. We should be sorry to see our Admirals encouraging "heavy nights." At the same time, it becomes a matter of the most serious nature if an Admiral's table may lead to one of the Admiral's guests being tried by court-martial on a charge of intoxication, at which the Admiral has, in a sense assisted. If a peril like this has to be faced by every officer who accepts the hospitality of the Admiral of the station, the sooner Sir Wilfred Lawson comes to the rescue the better it will be for all concerned.

Meanwhile, we understand that the Judge Advocate General is to have the privilege of reviewing the judgment of the Court which has come down so heavily upon this unhappy Lieutenant. We think something is due in the way of explanation to Admiral Inglefield as well as the Lieutenant who has suffered so wofully from his hospitality, and we hope to hear more of the very funny story from the North American Station.

JOHN KNIGHT.

To me the incident commemorated by the following article, printed in the *Chronicle* many years ago, was most amusing. A certain lawyer made serious application for an injunction against the city of Halifax, N.S. Its bankers would not, or could not, advance the money necessary to the conduct of civic affairs, and the people talked of bankruptcy and of the property of tax-payers being seized to pay debts contracted by the Aldermen—past and then present. I wonder if the Dominion of Canada will, in years to come, be seized for debt.

QUEERBOROUGH'S BANKRUPTCY

How interesting it would be, every now and then, to get a list of things which everyone believes and nobody says; and another list of things which everyone says and nobody believes.—*Oleiver Wendell Holmes.*

VERY few of the inhabitants of Queerborough knew what an injunction resembled, but they felt that one of these covered a fair slip of God's earth. The little township of Queerborough was bankrupt. That is to say, if a state of indebtedness from which there seemed to be no immediate relief was sufficient reason for throwing a town into bankruptcy, Queerborough was considered by some of her wise men—the town councillors—to be thus hopelessly bogged in debt and difficulty. It may not have occurred to these perplexed controllers of the public purse that there are and have been always occasions in the lives of the world's wealthiest men when a sudden and pressing demand for ready money would have found them unprepared and unable to respond to the most earnest appeal. It is quite possible that the richest man in rich Queerborough could recall a time when, if some angry creditor had accosted him in the street and required instant payment of a paltry and forgotten debt, the fact of Mr. Dives having left his wallet in his "other small clothes" would have rendered his arrest by the impatient tradesman, however regrettable, quite within the bounds of probability.

Such was the condition of little Queerborough. Although no one presumed to doubt its ability to pay its just debts, and also to buy up all the surrounding towns, if the necessary time was allowed wherein to raise the purchase money, the annual demands of its creditors found the civic exchequer in such a state of unpreparedness that it became actually necessary, for the sake of Queerborough's good name at home and abroad, that a loan be negotiated with some one of the too numerous money-lending firms to whom such a transaction would be a capital investment for much of their hoarded treasure.

But for the first time in the history of Queerborough her credit was questioned. In vain strove her venerable councillors to convince the obdurate money lender, who had hitherto smilingly proffered assistance in similar straits, that the resources and wealth of the town were boundless, that the refusal of a little ready money

was absurd on the part of so shrewd and sensible a man of business. A *panicky* feeling had set in, a spirit of carefulness was abroad, and Queerborough, wallowing in assets enough to satisfy a family of Rothchilds, yet felt the fingers upon her throat, and heard the cry of impatient bond-holders, "Pay us what thou owest." Her wise men, the venerable fathers of Queerborough, assembled in special and solemn conclave to consider the situation. The feeling of uneasiness which pervaded the community was visible in the anxious, careworn faces of her grey-bearded *silent* Aldermen.

The solemnity of the hour caused those present to forget the dignity and official stateliness of manner which had from time immemorial characterised the proceedings of Queerborough's Council. Each representative of the poor taxpayers felt that plain and unvarnished speech was necessary. Councillor Waterproof, an authority upon all questions of finance, made a brief statement of the income and outgo of the township, and moved that another effort be made to soften the heart and open the money bag of the borough's banker. But Councillor Caw opposed the motion, and insisted upon a strict enquiry into the cause of the deficiency in the public funds, and a more thorough system of collecting the taxes and rates. "Let us," said he, "hand down the Municipal money chest, and see if we cannot convert the contents into a sufficient sum to save the borough from this continual borrowing." This resolution was acted upon, but the examination revealed nothing likely to cheer the drooping spirits of those present, nor in any way calculated to meet the pressing demands of creditors and public officials clamouring for pay long past due. Some loose change, a plan of a new Town Hall, some receipted bills for moneys expended upon public entertainment of distinguished visitors, and a note of hand (for uncollected taxes), which had been so frequently renewed that the name of the original endorser had been lost or forgotten—were the assets of Queerborough at the time of which I write. There was nothing in all this likely to cheer the heart of Queerborough's Mayor, and *he* even heaved a sigh of resigned relief when Councillor Oldbacon, who had devoted many years of his life to laboring for the commonwealth, suggested that if the town was forced to make an assignment he would consent to act as the assignee, a position he was eminently qualified to fill. Alas, poor Queerborough! Already the gloomy imaginations of the more ignorant among her people pictured the sufferings and woe resultant from municipal bankruptcy. No gas, no water, no coroner to hold an inquest over those of Queerborough's citizens who happened to be waylaid, robbed, and murdered in the dark streets. No policemen to patrol the highways and watch over the morality of ratepayers through windows and key-holes, and not even a magistrate to enliven the dreary columns of daily newspapers with records of Justices' justice. No nothing. But just as Queerborough's cup of aridness "o'er began to swim," a few words of advice from a cool, practical citizen, who had seen the reports of the stormy debate in which Councillors Bailey, Yarney,

Oldbacon, Caw, Waterproof, and companions had taken active part, enabled the Mayor to lift and empty the goblet of bitterness. This citizen suggested that, although Mr. Scareamic was unwilling to make further advances, there was another money-lender quite satisfied of Queerborough's stability, and ready and willing to provide ready cash to meet all requirements.

This ended the trouble. But to this day Queerborough's financial difficulties are pointed to as an instance of the alarm which may be caused by thoughtless and indiscreet cries of "wolfe," and many now living are often heard to express surprise at the unnecessary fear which came upon the people, a fear as groundless as that which is so cleverly depicted by the American humorist in "The Storm upon the Canal," where those in danger of shipwreck were miraculously saved by the action of the man who suddenly bethought him of a plank, upon which all walked ashore in safety.

Many years have passed since little Queerborough groaned under this black cloud of financial ruin and distress. Her children now make the grand public squares and vacant lots echo to the merry sound of music and of dance. But when discussing civic affairs at street corners, her old men still mumble out among themselves the story of the "injunction."

JOHN KNIGHT.

THE DOMINION OF CANADA IN 2004

BY JOHN KNIGHT.

True, I talk of dreams,
Which are the children of an idle brain,
Begot of nothing but vain fantasy;
Which is as thin of substance as the air,
And more inconstant than the wind.

—Shakespeare.

YOU ask me to project my mind forward one hundred years, and to picture the condition of things in general, and the banks in particular in 2004. I have honestly attempted to do your bidding. This evening I filled the bowl of a beloved pipe with strong Canadian tobacco, and let the steeds of the brain go browse at will into the future. Through the smoke-wreaths from my pipe I have looked steadily ahead, until what I am pleased to call my mind has found anchorage a century hence.

Have you ever seriously considered, my good friend, what it would be like, if we were permitted to return from whatever port we are both fast making, and to peep at our common country in the year 2004?

I am looking forward now, and like Sydney Carton, immortal creation of Dickens, I will try to write down the thoughts that inspire me.

"I see the banks reduced in number, but having their branches established in all directions. I see a great and wonderful Dominion, with railway communication extending even to Baffin Bay and the Yukon. I see fields of golden grain covering a country vast and boundless, and filled with fifty millions of happy and prosperous people. I see new cities and flourishing towns in Manitoba, Alberta, Athabasca, British Columbia, and the valley of the Saskatchewan, and contentment and prosperity everywhere. In the Maritime Provinces, once famous for building and manning wooden sailing vessels, I see immense shipyards swarming with thousands of workmen engaged in constructing leviathan steel ships, to be employed in bartering Canadian produce with distant worlds.

In the Province of Quebec and Ontario, I see a still mixed race working together in peace and harmony for the advancement of a great country in art, industry and science, grateful for a glorious past, and filling the times in which they live with good work.

I see peace, prosperity and happiness throughout the land over which floats the flag for which, as ever, the people are willing to fight and die.

I see the youth of the country attending the splendid universities so magnificently endowed by the men of to-day, the names of the latter honoured and held sacred by grateful students flocking to the seats of learning from the towns, villages and hamlets of Great Canada.

I see the brightest and best men in the country no longer apathetic and indifferent about its welfare, but in control of its destinies, and willingly devoting time to the conduct of public affairs.

I see the banks, as stated at the beginning of this letter, reduced in number, but having innumerable branches. I see that the mechanism differs somewhat from that of our day. The arithmometer, and the type-writing machine have made mental arithmetic unnecessary, and chirography a lost art. I see the bank manager, as of old, enjoying the esteem and confidence of the people. The banking rooms are handsome, spacious, bright and well ventilated, and the workers therein are in receipt of salaries commensurate with the positions of trust and responsibility they hold. The ever-increasing wealth of the people is, more than ever before, entrusted to the bankers, and by them judiciously employed in the channels of trade and commerce at home and abroad. I see that the methods and practice of Canadian banking in 2004 have not materially changed since our term upon earth. The bank manager adheres with a faith that never falters, to the path of prudence and safety. He knows that there is no new and royal road to success in his particular calling, and he is governed by the experience and wisdom of his predecessors in office.

I see a group of banks of unquestioned strength and character maintaining the reputation of Canada for having financial institutions equal to the best in the world. I see their branches affording banking facilities to the pioneers of progress in some still unsettled districts in the distant north.

* * * * *

Under the soothing influence of tobacco, I am fast travelling in the direction of the borders of dreamland; but once again, at your request, I will project my mind into the future. I now see some of the Canadian cities, so well known to me in the present year of our Lord, and I note the changes therein. I see the cities of Montreal, Toronto, Winnipeg, Halifax, Quebec, Saint John, and other vast metropolitan municipalities, free from the grasp of monopolies, and rejoicing in civic possession of light, heat and power, and all the utilities of life, and supplying same to the people at the lowest possible cost. The changes along this line are visible everywhere, and remind one of the saying, respecting a citizen of the future, used in the early days of public ownership: "He may be born in a municipal hospital; be educated and trained in municipal schools and colleges; may earn a living by working for his

city in a score of capacities; he may retire on a municipal pension; may die and be cremated at public expense; or his bones may rest in a municipal graveyard."

As, in my mind, I see the people of 2004 enjoying hundreds of petty conveniences, the privation of any one of which would grievously disturb the temper, and affect the comfort of the world at large, I find myself comparing the ages, and, dividing time into past and present, and, weighing one against the other, I fall asleep—only to dream again of 2004. I see in dreamland a small boy bearing my name. I see him trying to decipher the inscription on an urn containing his great great grandfather's ashes. The epitaph is the same as that which the skeleton in Mark Twain's short story, "A Curious Dream," complained of as affording amusement to his fellow skeletons in the graveyard by reason of its ambiguity: "Gone to his just reward."

CORRESPONDENCE

MR. KNIGHT AND THE NOVA SCOTIANS

To the Editing Committee :

DEAR SIRS,—In the April number of the JOURNAL you published an excellent article by Mr. Massey Morris upon the land mortgage companies of Canada. At page 241, Mr. Morris quotes the following sentence from a letter written by me in reply to some questions asked by you about this province in connection with mortgage companies:

"The Nova Scotian knows more than a little about many things, and thinks he knows everything."

When you applied to me for some information about the loan and mortgage companies operating in the province of Nova Scotia, I did not expect you to permit the culling of one sentence from my reply which, stripped of its context and apparently having no bearing upon the subject of Mr. Morris' article, is calculated to make my adopted countrymen misjudge my meaning. Surely you know that it is quite possible to extract a few words, a sentence, or a paragraph from almost any letter, and produce therewith an erroneous and unfavorable opinion of the writer.

I desire to promptly correct my good friend Mr. Morris' idea of what I intended to convey by the quotation from my letter to you.

To think he knows everything is far from being a prominent characteristic of the Nova Scotian. On the contrary, I have frequently been highly amused at the surprise evinced by some newly arrived Englishman in Halifax when he, believing in the greatness and glory of Britain and the pre-eminence of her sons in everything, and also deceived by the modesty of the Nova Scotian, discovers that the colonist is, as a rule (even if less thorough in some one particular pursuit, either of business or recreation), a better *all-round* man than his English brother. Perhaps it is this very quality of *all-roundness* which makes the colonist appear to an Englishman to "know more than a little about many things."

During the campaign in the North-west (Riel Rebellion) an officer of the Imperial forces attached to General Middleton's staff expressed this opinion of our volunteers: "For all-round usefulness and general knowledge, the Canadians are indeed a remarkable lot."

I humbly submit that you cannot find in my letter to you anything to warrant the publication of the naked sentence in question, unless you also gave your readers its context. The Nova Scotian is not conceited. On the contrary, he is singularly un-

assuming, and he seldom arrogates to himself the possession of a vast store of knowledge. To his retiring disposition and air of almost ostentatious simplicity, I attribute his proverbial success in getting ahead of other Canadians.

If consulted before the publication of Mr. Morris' article, I would have politely declined to permit the insertion therein of a quotation from my letter which long residence in Nova Scotia cannot excuse or justify.

In answer to one of your questions, I replied, "I don't know that Nova Scotian farmers are *more well-to-do than those in Ontario*."

But, in my letter, I illustrated what seemed to me to be the reason for the Nova Scotian farmer's apparent dislike to being considered well-to-do: "The Bluenose prefers to be known as crushed beneath the weight of a mortgage rather than as the holder of deposit receipts of a bank, and he will pay five per cent. interest on the former against the smaller interest received on the latter. Perhaps he thinks that the difference in the rate of interest paid and received is a small price to pay for the freedom he enjoys against the incursions of any borrowing neighbors or needy relatives who might reasonably ask assistance from a man whose farm was known to be free from encumbrance." I am quoting from memory of my first epistle upon this subject.

If Mr. Morris had published these extracts from my letter in conjunction with the sentence he prints between inverted commas, the latter would not have looked like the flippant and ill considered utterance of some thoughtless tourist.

Fortunately, my fellow-bankers in Halifax know of my strong liking for the Province of Nova Scotia and its people, and will not accuse me of trying to be smart and Max O'Rellish at the expense of my wife's relations in the land of Evangeline. The people of Ontario may, as Mr. Morris claims, be "restless and enterprising." But if any Ontario banker among your readers should infer from this that because Nova Scotians fight shy of over-indulgence in land mortgage companies, they "live within themselves," and know nothing of the outside world and the advantages of cheap money, he (the Ontario banker) cannot be acquainted with the character of the men who live down here within sight, smell and sound of the Atlantic Ocean.

Nova Scotia has been the birth place of a number of men destined to live in the pages of Canadian history. The matchless eloquence of Joseph Howe, the remarkably brilliant although sadly brief career of good Sir John Thompson, the wit and wisdom of Judge Haliburton, are calculated to make one think that Nova Scotians are the salt of the Dominion of Canada, and it troubles me to find that Mr. Morris has innocently gathered from my letter to you anent mortgage companies a wrong impression of my opinion of this Province and its inhabitants.

To say of a Nova Scotian "he thinks he knows everything" is not very offensive. But people are so prone to misunderstand

printed remarks about themselves. Let a story illustrate the danger of being funny. Upon the deck of an excursion steamer approaching a port in the southern seas, a stranger commenting upon the coast line said, "*This is a low-lying country.*" The facetious captain of the steamer replied, "*Yes, and inhabited by a low lying people.*"

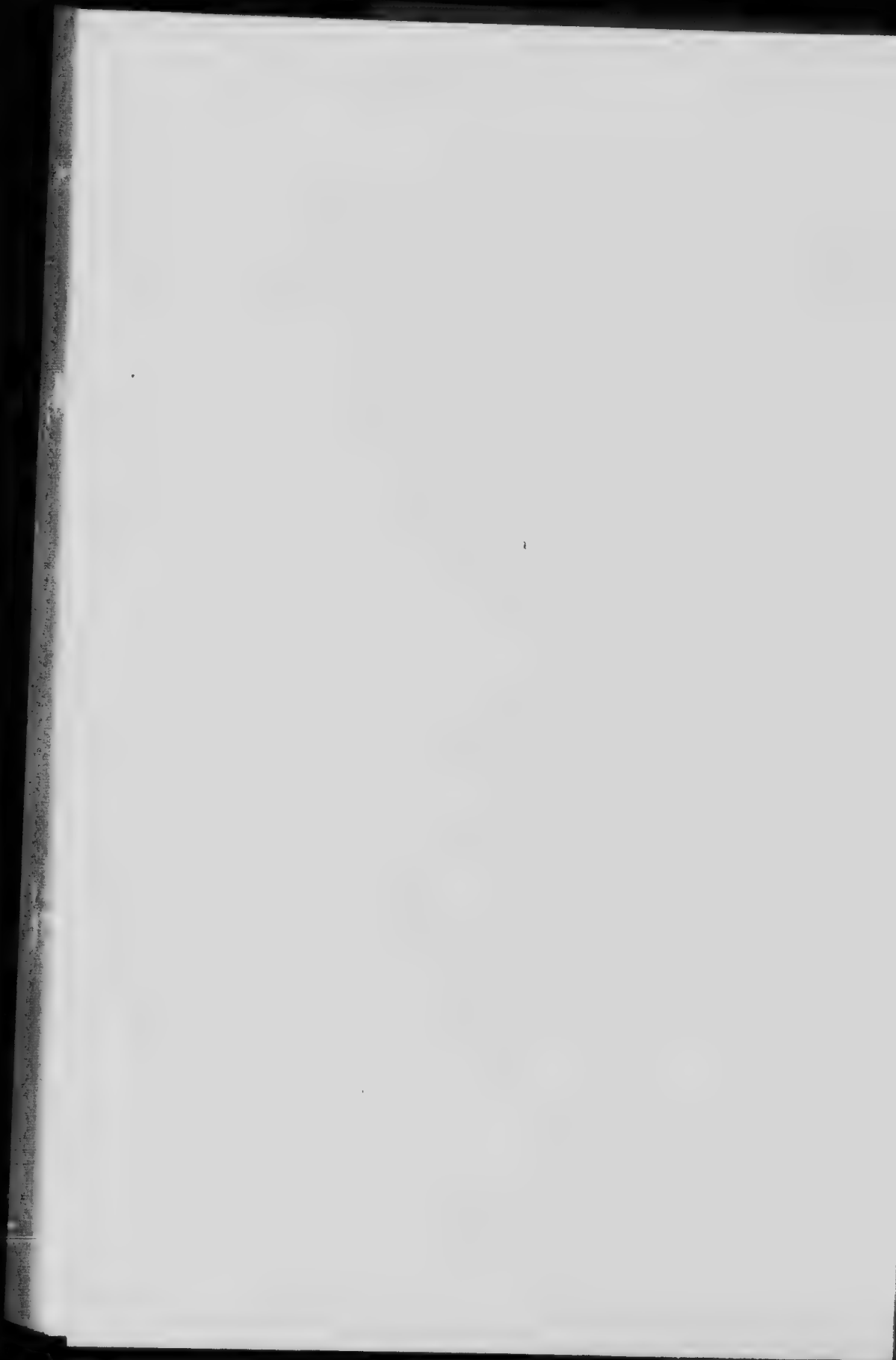
Some months later the stranger (a serious literary man) when publishing his impressions of the said country, named Captain — as his authority for the statement that the people of — were notoriously vulgar and unworthy of belief.

The captain in question was not made more miserable by the consequence of his ill-advised levity than I am at being quoted by Mr. Morris as the author of the remark printed at the head of this letter.

However, the use made by my friend, Mr. Morris, of an ill-chosen sentence from my remarks upon loan and mortgage companies, has afforded me this opportunity for telling you the truth about Nova Scotians, and in this novel and pleasant exercise I find some solace for my previous annoyance.

JOHN KNIGHT.

Halifax, N.S., 27th May, 1896.



YACHTING

A GLORIOUS RACE FOR THE LIEUT. GOVERNOR'S CUP

IN response to an invitation from the owner and designer of the *Lenore*, your correspondent boarded that yacht on Saturday afternoon. It is the duty of the host to condone the offences of his guest under any and every circumstance. Therefore, my host will pardon me if I say that no sane and experienced reporter will ever make a second attempt to obtain general information of a race between eight or nine yachts from such quarters as he must necessarily occupy on the *Lenore*. To stow away below amidst racing sails, cordage, buckets, etc., is not reporting from a point of 'vantage, and even Ralph Rackstraw, the "smartest topman in all the fleet," would not be able to carry notebook and pencil on the deck of the racing *Lenore*, with four planks thereof all awash to leeward, and nothing but air and a clean conscience as a support up to windward. So before the course of last Saturday's race was half sailed over, your correspondent resigned his position as a guest and became a very ordinary seaman on board the sloop *Lenore*.

However, from some blurred notes and a good memory, I will endeavor to supply you with the promised account of Saturday's race and attendant incidents as seen by me.

* * * * *

About 1.30 the competing yachts began to assemble off the lumber yard, and, as the preparatory gun startled timid but enthusiastic and interested spectators, the breeze seemed to answer the signal and freshened into a strong westerly wind with a suspicion of southerly flaws and squalls therein to bother helmsmen and keep the crews of the smaller craft looking anxiously at bowsprits and topmasts, and on the alert for accidents. It is matter for regret among yachtsmen that an accident did happen to spoil what would have been one of the best finishes to one of the best races ever sailed in our waters. But the crews of all the racers united at the Lumber Yard in rejoicing over the rescue of an extremely popular member of the squadron, and laughed at the discomfiture of possible winners in relief at knowing that "the man overboard" from the *Lenore* had been picked up by that sloop's small and serviceable crew, unhurt and ready for the next event advertised by the squadron.

And now let us watch the start of a race likely to be talked of among our yachtsmen for many years to come. The enthusiasm of spectators on sea and shore was doubtless quickened by the known presence of two cutters of English build, and tonnage far superior to any of our flyers, and the possibility of one or both accompanying the race. And it added not a little to the beauty of the scene when the handsome *Stranger*, looking trim and clean, as only the care of a professional crew and much expenditure of hard cash can make a yacht, joined the fleet of small ones, and, under easy canvas, and with a sprinkling of guests on her deck, sailed about in stately fashion to be gazed at and admired by those whose attention was not too closely rivetted on the struggle between the new boats of the squadron to keep within their time allowance of the *Wenonah*; the plucky handling of the smaller boats, and the wonderful way in which the *Hebe* carried her gaff-topsail long after it ceased to be useful—so it appeared to spectators.

As the time approached for the firing of the starting gun, the wind continued to gain strength, until yachtsmen ashore are said to have muttered that squadron chestnut of "'Tis the schooner's day." Well, I do not wish to draw a growl from the sad sea-dogs of the R. N. S. Y. S. by suggesting that this opinion of the *Wenonah* sailing qualifications should be shelved. That broken water and a strong wind is not essential to speed from the schooner, is shown by her performance of yesterday, when she lengthened the lead on the sloop and cutter in working the bit of smooth water on the eastern shore, and even when a broken bobstay and other disasters sent her bowsprit pointing skyward and left nought but her standing jib drawing, the flyers among the squadron single sticks only caught her on the final rounding of Point Pleasant buoy.

No! The *Wenonah* among schooners, and the *Lenore* and *Halicia* among the cutters and sloops, mark a new departure in Halifax yachting, and the new boats must be tested in all conditions of trim and weather before a fair opinion can be formed of their speed and weatherly qualities.

* * * * *

A puff of white smoke from the Lumber Yard, and signs of excitement on ours and neighboring yachts, proclaim we are off, and a few seconds later the fleet is tailing out for Dartmouth cove. And then there was a moment when your correspondent looked wistfully at the wharves, and thought how much more convenient and safe would be the foothold there. But in vain I suggested to the skipper of the careening *Lenore*, that perhaps my age, responsibilities, and unhappy yachting experience would warrant my immediate departure from the ship. He smiled, the crew cast an eye below, and then winked. So, in sheer desperation, I put away notebook and pencil, took off my only jacket, signed articles for the run out and

home, tried to look like one of the crew, was assigned to the pump for the rest of the voyage, and did my duty there, if not to the newspaper I was supposed to represent.

* * * * *

As the yachts clear Georges Island, the following is seen to be the order they are in; *Phantom*, *Wenonah*, *Hebe*, *Lenore*, *Daphne*, *Hildred*, *Mentor*, *Halicia*, *Psyche*. The schooner at once opens a lead on the entire fleet, and a pretty race for the Dartmouth Cove buoy is seen to be taking place between the *Hebe*, *Lenore*, and the new cutter *Halicia*. The latter, with a large and picturesque crew on board, has dropped the *Mentor*, *Hildred*, *Daphne* and *Phantom* with astonishing quickness, and, as the buoy is neared, passes to windward of her dangerous rival, *Lenore* and obtains a slight lead of her and the *Hebe*. Meanwhile, the *Wenonah*'s crew are waving hands and shouting to the skipper of a lumping big schooner sailing directly in their path to the buoy. But the captain of the *Harmony* of Windsor, N.S., is not in *harmony* with yacht racing; doesn't know that courtesy is usually a characteristic of sailors; and impolitely "yaws" along on his way out to sea, followed by a chorus of polished anathemas from the crew of the racing schooner. Can it be possible that the owners of two other schooners (non-racing yachts) also derive satisfaction from crossing the bows of racing-craft, and rudely refusing to luff or fall off half a point in favor of a boat flying a racing pennant? I hope said owners are not and never will be members of the R.N.S.Y. squadron.

* * * * *

The *Wenonah* is around and obtaining an ever-increasing lead as the *Halicia*, *Hebe* and *Lenore* near the buoy. And then was seen the prettiest picture of the race. The *Halicia* and the *Hebe* were both jibing when the *Lenore*, skilfully steered, and with a beautiful burst of speed, shot in between her competitors and the buoy, jibed, and rounded so cleanly as to throw her well to windward and in the lead—save for the schooner. Once again, Hurrah! The *Wenonah* is close hauled, carrying a true westerly slant of wind, and is bowling along in comparatively smooth water. Off Fort Clarence the schooner tacks. Far astern of her, the struggle between the cutter and sloop continues. The *Lenore* is working the smooth water of the eastern shore; the *Halicia* is thrashing past the Lumber Yard, with the *Hebe* astern of her. And what of the rest of the fleet? Lest I should do the skippers of the *Mentor*, *Hildred*, *Psyche*, *Daphne* and *Phantom* some injustice, let me leave to others the task of telling the story of their race. For the only *old* racer to keep company with the *new* was the speedy *Hebe*. Butler's fast sloop carries the memory of many victories to console her designer and present skipper for occasional retirement in favor of *debutantes* in the racing arena, and, like a ball-room belle of

many seasons, she found admirers who, remembering her past triumphs, were delighted to see her carry, even if unwisely, more cotton than her younger sisters showed.

The *Lenore*, standing across from Fort Clarence, comes upon the *Halia* carrying a slant of flawless wind from the westward, which had enabled her to shake off the *Hebe* and gain perceptibly on the *Wenonah*. The *Halia* has at this stage of the race an evident lead of the *Lenore* and a few minutes later crossed the latter's bow. Seen from the shore, or from steamers accompanying the race, the picture presented by the four leading boats must be indeed a pretty one.

The breeze is ever freshening and squally, and the new yachts cut their way through a rising sea, showing nothing but a smother of foam to leeward as evidence of the speed with which they are travelling. And keeping company with the schooner and cutter are several guest-laden steamers and smaller launches, with their passengers all revelling in the sun, salt water, sea air, and pleasant excitement of the race.

* * * * *

Realizing that the *Lenore's* deck, when her crew resemble flies on a wall, is not a safe and comfortable writing desk, my note book and coat are thrown below again, and with them all my chances of giving you a reliable account of the race. But I can recall the first rounding of Point Pleasant buoy with the *Wenonah* still in the lead, and the *Halia* struggling to shake off the holder of the Lorne cup. To effect this the *Halia* attempted to set a spinnaker (?) and her somewhat numerous crew handled it as a drag overboard to windward, and the *Halia's* helmsman looked his wrath at his gallant crew as the *Lenore* passed him with two of her men seated aft the rudder-head to keep her stern down—both boats burying forward like Bermudian sloops when running. (I recollect a yachtsman in Hamilton talking of the Bermudian Sloop *Julia*, a boat of 17 foot keel, 42 foot mast, and sails laced thereto, rounding a buoy for the three mile run to leeward, and being driven bow under by the wind, and foundering a mile from the finish).

* * * * *

The *Wenonah* reached Dartmouth buoy for the second time with still a long lead of the cutter and sloop, now contesting every foot in such spirited fashion as to excite the greatest enthusiasm on the accompanying steamers and among people lining the wharves.

After rounding the cove buoy, both stood over side by side for the western shore. The *Halia* came about first, and then headed for the eastern point of Georges Island, where she tacked, then making the Lumber Yard to weather the Island. The *Lenore*, standing in closer to the city wharves, and forereaching, obtained some westerly puffs, made Georges Island and the Lumber Yard in two

short tacks, and then bowled along on a straight course for the final rounding of Point Pleasant buoy. The *Wenonah* when the *Lenore* was yet a mile from the buoy, was working along the shore of McNab's Island, from whence she stood across, expecting to make the mark, and round for home in one tack. But as the schooner neared the buoy, it became evident to a watchful spectator on the *Lenore* that the incoming tide would give her sufficient lee-way to make a short tack necessary. And my prediction was verified.

The *Lenore* arrived at the buoy, jibed, and was round before the *Wenonah* and *Halia* (the latter being to windward of the mark as she approaches) reached the mark. As the *Wenonah* and *Halia* were compelled to give considerable time allowance to the *Lenore*, and the run from Point Pleasant buoy to the finishing point (Lumber Yard) is not one sixth of the course, it is only reasonable to claim that, barring an accident, the *Lenore* would have won Saturday's race. The accident occurred. Man overboard! What a startling cry it is.

* * * *

Homeward bound, the delighted crew of the *Lenore* proceeded to set a big balloon jib as a spinnaker. The sail was below, and one of the crew (a canoeist, who hasn't been yacht-racing since poor Fay and his companions were lost ten years ago), was told off to go below and for'ard to pay out the sail to the crew on deck. He did it. Mr. John Lithgow, ignorant of the help below, grasped the sail, and pulling strongly, gathered in all the slack, and went overboard with it. His companion, Mr. Norwood Duffus, with commendable coolness, ran aft, shouted to the man below: "Man overboard," seized a life preserver, and threw same with remarkable precision to within a few yards of the lost yachtman—now some distance astern.

In the excitement attendant upon this regrettable closing incident of an otherwise glorious race, the *Lenore's* crew made two ineffectual attempts to pick up their late companion, the last one successful. The *Wenonah* put back to render assistance, fortunately not needed, as the men of the sloop enjoyed the pleasure of the rescue. The *Halia's* helmsman, when passing Mr. Lithgow observing that he was floating breast high, with a life preserver on, seeing him smile, and knowing that the *Lenore* would pick up her own man, kept under way, and reached the Lumber Yard (where the excitement was, of course, running high) a few minutes before the *Lenore* and *Wenonah*.

In the rejoicing over the fortunate rescue of Mr. Lithgow, your correspondent lost all knowledge of the general results of the race, was driven to drink, and also mislaid his time card giving the order of boats rounding buoys, etc. But, as the leading boats arrived

flying protest flags, and the race is "off," perhaps a statement of results would be lacking in interest.

Those who had the pleasure of witnessing Saturday's race admit there is evidence of a growing and healthy interest being taken in what should be the most popular pastime of our people—yachting. Unprejudiced yachtsmen aver that there are few rivals to Halifax as a summer city for those "who love the water."

Knowing this, it behoves us to give the American yachtsmen who may visit us next month such a reception that each recurring season of sunshine and summer breezes will see our harbor alive with pleasure craft and racing yachts, and our hotels and houses filled with the companionable pleasure-loving people of New York and Boston.

JOHN KNIGHT.

MEMORIES

LIFE was just opening for me when, in the summer of 1871, I landed from the Allan steamer *North American* at Halifax. I can recall my delight upon discovering, when leaving Liverpool, that among our passengers we could number the celebrated Renforth crew, then on their way to meet the equally famous Paris crew, of St. John, N.B. Many of my readers are familiar with the history of that race. Renforth, the champion oarsman of the period, feel back dying or dead in the boat when the race was but half completed. But, in the regatta at Halifax a few weeks later, his companions—Kelly, Chambers, Percy, and Bright—made an effort to regain lost laurels, and, although defeated, had the pleasure of seeing England's colors to the fore in the aquatic world for almost the last time. Whether the Taylor-Winship crew would have carried off the biggest prize of that Carnival had the Pryor crew, of Halifax been properly boated, is not for me to determine.

That I was permitted to witness such boat racing as that of 1871 will always be a pleasant memory, now that professional boat racing is in such poor repute.

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Here, in my den, are pictures recalling an event of a far different nature—the wreck of the *Atlantic*. Who among the residents of Halifax, at the time when the news of that awful disaster reached the city, can forget the thrill of horror that convulsed us when the worst was known. I wonder if my companions of that ride to Prospect have preserved mementoes, as I have, of our melancholy journey. One of my fellow horsemen is now a Judge of the Supreme Court of Nova Scotia, and still remains a warm friend of mine. The other is, like the writer, among the less distinguished citizens of the world. I can sit back in my chair this evening and see our trio of horsemen returning to Ainsley's stables, saddened by the sight of hundreds of the drowned passengers of the ill-fated *Atlantic* stretched out on the rocks, awaiting burial. As I think thereof, my dear Graham, every bone in my body aches again in sympathy with my sufferings during the last five miles of that awful ride.

* * * * *

And here in a pigeon-hole of my desk is a memento of a very different journey—a pamphlet entitled "Eastward, Ho!" being some account of a visit to England in the year of the Paris Exhibition

1878. The companions of that voyage are scattered now. Good Bishop Binney has joined the great majority.

"God's finger touched him, and he slept."

Colonel Mackinlay is still hale and hearty; Henry Romans is also living; Captain Haley is serving his country in some other clime; Kelsey, of the Flagship, has not re-appeared on the North American station.

These were some of the merriest of our company during that voyage; and, if any now living in Halifax know of the whereabouts of Claggett, Bagger the Dane, Sharpe, and others who figured in our Mock Trial and the Christy Minstrel Entertainment, I would like to hear thereof.

* * * * *

And now I have unearthed reports of many a jolly dinner, and many a pleasant outing with the Officers of the 66th Princess Louise Fusiliers. I wonder if Arthur Curren, Byron Weston, Jack Howard, and others of the friends of those days are blessed with the ability to enjoy things as I do "all over again." Here is the account of that "Battle of Sussex," to which I travelled as a special war correspondent of the *Morning Chronicle*. Does the good-natured Surgeon of the 66th, Dr. Slayter, remember giving me *half* (good Caesar's ghost) his berth in the Pullman? I little thought then that a few years later I should accompany some of the "66th" as far as Montreal on their more serious expedition to the North-West. I started on that trip in a similar capacity—as special correspondent, and perhaps Adjutant Kenny can bear witness to my willingness to share danger as I shared pleasure in the company of my old comrades of the Volunteers. But I was not enrolled, and had to return to my duty elsewhere.

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What is this? A list of those who assisted the Artists of the Royal Canadian Academy to make their Exhibition in Halifax a success. I was Secretary of the Local Committee, and have many souvenirs of how unpleasant a Secretaryship can be made when committeemen are idle. But the outcome of that Exhibition was the commencement of a pleasant friendship with one who is now doing good work in Halifax, N.S., Mr. George Harvey, A.R.C.A., the leading spirit of the since-established Art School.

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Racing Programmes of many Bankers' Regattas! Some of the contestants in these are far away now, and many of them have

climbed far higher in the Banking world than one whose ambition has passed away since he discovered how big a part in the struggle for supremacy is played by that indefinable element—Chance, Circumstance, Fate—call it what you will. But these photographs are apt to rekindle the old boating fever. Fred Taylor, who stroked the Bank of Montreal boat to victory; Jack Lithgow, who, with Stavert, Thompson, and Greenwood carried the Bankers' colors to the fore past Thornvale in the best four-oared race of many regattas; Tracey, who made such an able "stroke" for a later crew of "Wanderers"; Duffus and Oxley, the Rice Lake canoeists, who made "Vagrant" realize that advancing years had diminished his endurance and curtailed the speed of his Rob Roy canoe; Stewart, whose work in the interests of the W.A.A.C. is deserving of praise.

These are pleasant memories to one who is now content to see others represent his Bank in contests demanding strength and youth. But, before I put away these relics of the yearly battles on the North-West Arm, let me look again at this group of contestants in the Regatta of 1879: Francklyn (now in New York); Galletly, now a Bank Manager; Meredith, and that prince of good-natured friends, Harry Mackenzie.

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And on the walls of my room are photographs of later well-known figures in the amateur athletic world of Halifax. George Tracey, smothered in medals and cups, who, in his quiet unpretending way, journeyed to New York, and, as a representative of the obscure Wanderers Club, ran with the most fleet-footed of America's runners, and returned to Halifax as "Champion of America." Bravo! Tracey.

Will Henry, central figure of the group of football players who maintain the fame of Halifax *running* and *tackling* when the United Service attempt to regain their old-time supremacy. Probably no better all-round athlete than Will Henry has been known in Halifax for many years. For it is indeed a good man who can win special notice from the New York *Herald* when playing football for Harvard, and who can extort admiration for his fielding from Grace and the best of England's cricketers.

Why, my room is full of memories of the past, and, as the recollections of rowing, cricket, football, boxing, wrestling, and kindred sports and pastimes are revived by pen sketches and photographs, I begin to pardon myself for forcing these recollections on my readers.

J. K.

OUR SELF-SATISFACTION

WHEN Dickens first visited the United States in 1841, he found bragging almost universal there; and Americans, as one of them admitted to him, dearly loved to be "cracked up." When he published his "American Notes" he soon discovered that impatience of criticism was equally characteristic of the country at that time. His strictures awoke a chorus of remonstrance and abuse. But the United States are no longer over-sensitive even to snarling criticism. They know their greatness and they know that their greatness is known. The great drama of the Civil War opened the eyes of Europe, which hitherto had viewed "the States" as an outlandish people and a negligible quantity. Their quick crushing of Spain and their evolution into a world-power completed the world's appreciation of their strength. Their proud proclamation of the Monroe Doctrine has passed unchallenged by the powers. Meanwhile the culture and capacity of Americans have been proved and illustrated by their inventors and orators and humourists, by their poets and philosophers, by their model envoys accredited to the British and other governments, and by their present masterful President. Moreover, they realize and admit the evils of their trusts and machine-government and in many States are working strenuously to remove them. Though they do not believe in "the open door," except in foreign countries, though they close their ports against the honest poor and burn an occasional nigger, the greatness of the United States now needs no advertisement. If they do not yet welcome fair criticism, as one ought to do, they can consider it calmly, and unfair criticism they can afford to smile at.

But we have not reached that happy stage in Canada. We are so self-satisfied just now. We are so given to hymning the greatness of our country and to forecasting its vast possibilities. Our mood is so very receptive of praise and so very impatient of criticism. This overestimation of ourselves is only a modern and, it is to be hoped, a transient fault of Canadians. During a year's residence in Lower Canada before Confederation I was struck by the modesty of the inhabitants, both British and French. Fine, manly young men seemed to suffer from diffidence. There was a general lack of self-assertion; and the same was doubtless the case all over British North America. Just now the pendulum has swung too far in the opposite direction. Human nature being prone to violent reactions, and our progress and prospects having grown so encouraging, depression and diffidence have given way to confidence and self-esteem. And, naturally enough, these virtues have here and there degenerated into arrogance and boastfulness.

There may be something in Sam Slick's idea that "braggin' saves advertisin'" for traders. But it is not a pretty national trait, and it is to be hoped that our rather demonstrative self-appreciation may not last long, for it entails several disadvantages.

It makes us generally impatient of criticism. Being in that self-approving mood when we expect to be "cracked up," we are disposed to resent even incidental censure. A number of prominent British journalists recently visited us, and a few of them did not confine themselves to appreciation. They ventured to satirize some Canadian types and conditions, and aroused a storm of vituperation. They were treated to showers of mud as copious as those which rewarded poor Lord Alverstone's effort to do the best he could. "In the minds of my critics," says Harold Begbie in a private letter, "there appears to exist some idea that Canadian soil is sacrosanct, criticism stops at Liverpool and eulogium begins at Quebec. . . . Do we not all criticize each other—Frenchmen, Germans, Russians, and Yankees? It is such a pity to be hyper-sensitive."

The sensitiveness extends itself to domestic criticism. If a Canadian writes vigorously against some immorality prevalent in his town or province he is apt to be accused of fouling his own nest or of washing his dirty linen in public. The politicians know the antipathy of the public to disillusionment, and they make an effectual use of it. If anyone ventures to show up jobbery and corruption in Dominion, provincial or civic governments, he is shouted at as a muckraker. It is sometimes hinted that, even if his charges are not groundless, he might be better employed than in advertising the sins or sores of his town or country. Pernicious doctrine! Just criticism is a thing to be encouraged; exposure must precede reform. A man who parades the irremediable defects of his country is certainly an enemy to it; but the man who exposes its remediable faults with a view to their correction is a patriot.

The vivid appreciation of our virtues and deserts naturally disposes us to over-expectancy. Any claim made by the Dominion against the Mother Country, or against a foreign nation, we are wont to support in an unquestioning spirit which we mistake for patriotism. We assume the validity of our country's contention, partly because the arguments against it are not fairly or fully given by our newspapers, partly from our predisposition to exaggerate what is due to us. Are we not already the owners of the twentieth century? And have we not some prospects of annexing the millennium also? That is to say, when we feel somewhat more millennium-like than at present—less selfishly exclusive of Asiatics in British Columbia, less intolerant of Norwegian competition on our Atlantic coasts. Even before we came into our heritage of the twentieth century we had generally assumed a partnership in the Imperial establishments without the troublesome formality of paying for it. In 1896, following a dictatorial message of President Cleveland and the Kaiser's impertinent telegram to Kruger, we were threatened by a hostile combination, and a thrill of solidarity

shot through the Empire. In addition to her regular fleets, Britain commissioned a powerful Flying Squadron as an object lesson to her enemies. It is said that the Admiralty was requested to send this squadron as an attraction for a carnival about to be held in a Canadian seaport; but the reply of the Admiralty was never made public.

Many of us expect the Mother Country to jump at the throat of any nation having a difference of opinion with us, and lightly to imperil the peace of the world for some controverted contention of ours which reckless newspapers assure us is indisputable. To this day it is accepted as an axiom by most Canadians that there was a craven surrender of their rights in the Alaska boundary award, and Lord Alverstone was howled at from Victoria to Cape Breton. Yet, in the opinion of most experts who have thoroughly examined our case, we got as much as we ought reasonably to expect. With true patriotism *The University Magazine* has begun a series of articles, erudite but anonymous, to correct the popular verdict on this matter, as well as concerning the Oregon boundary dispute and the Ashburton treaty. And with the same wholesome object the editor of that excellent quarterly, a born Canadian, contributed to the October an article on "The Patience of England." This article would have a wide circulation if editors who love to magnify the neglect of Britain and to belittle her services though it as important to do justice as to pander to the prejudices of the people.

A large number of Canadians are satisfied with our unrepresented and inadequately contributing status in the Empire. "We do enough for the Empire in developing the Dominion and supplying the garrisons of Halifax and Esquimaux." So they think, with consciences soothed by sophistry. Have they not been told so over and over again by politicians and political editors of both parties? For both parties seem agreed that the manly claims of a co-ordinate standing in the Empire would alienate the French vote. Some hope to pass from our subordinate and humiliating condition without cost, obtain the treaty-making power or a maimed representation without fair contribution. With the mean contentment of some living Canadians, with the stingy aspirations of others, compare the manly restlessness of Howe: "If there are any communities of British origin who desire to enjoy all the privileges and immunities of the Queen's subjects without paying for and defending them, let us ascertain where and who they are—let us measure the proportions of political repudiation now, in a season of tranquility—when we have leisure to gauge the extent of the evil and to apply correctives, rather than wait till war finds us unprepared and leaning upon presumptions in which there is no reality".

In 1832 David Chisholme published at Three Rivers a book voicing a discontent with our subordinate position, which contrasts strikingly with the satisfaction that some of us feel and others pretend to feel. It was a plea for representation in the British

Parliament. "Perpetual pupillage," he pronounced to be "alike unworthy of child and parent, of minor and guardian." "The boon which we seek," he wrote, "is not entire emancipation. Our desire is only to continue members of the happy family in which we have been born and brought up; to draw both the paternal and fraternal bonds tighter around us; and to strengthen the chains of the family communion. But we desire at the same time to enjoy equal rights and equal privileges. We desire to be put on the same footing as the other members of the family. Being joint heirs of the inheritance of our forefathers, we desire to be consulted in its management. Being of age and of sound mind and judgment, we desire to be acknowledged as men capable of filling our station at the council board. Being now of mature age, we desire that our leading-strings may be cut away from us, and that we may be permitted to pursue the course which right and nature alike dictate. We desire that the emblem of manhood, the *toga virilis*, may be delivered to us."

It is not likely that many Canadians are so conceited as to think that the prestige we give the Empire by belonging to it is a sufficient contribution. But a good many do hold that, while the mother country has the perpetual responsibility of maintaining our rights at home and abroad, we should fight for her only if the *casus belli* happens to have our approval. Is not this a rather one-sided notion of reciprocity?

In our banking system, in our appointment of judges during good behaviour, and in some other particulars we may be ahead of our republican neighbours; and we certainly are superior to most foreign nations in our natural resources, and, perhaps, in some of our institutions and customs. But many of our less educated citizens feel a general sense of superiority over outsiders, Asiatic, American and European. This they sometimes show in a way that is offensive to immigrants and discouraging to immigration, which it is our policy to promote. Forty years ago strangers coming to Canada, even from country districts of Britain or the United States, were not looked down upon as inferiors, and seldom laughed at as outlandish. Coming from one of the centres of civilization, a Londoner or Parisian or New Yorker even brought a slight prestige with him. He was received with modest kindness, and his peculiarities were as likely to be thought marks of superiority as of inferiority. To-day immigrants are complaining that their costumes are ridiculed, their manners mocked and their pronunciation mimicked before their faces. They are made to feel themselves strangers in a strange country. In their boorish reception they fail to see any sign of Canadian superiority.

But, if Johnny Cannuck has a swelled head, he has a sound heart, and his present rather inflated ideas of his virtues will probably shrink to more modest proportions before many years pass by.

EXTRACTS FROM EDITORIAL NOTES

PUBLISHED IN THE CANADIAN BANKERS' ASSOCIATION JOURNAL

Yes—yes—Pelang, mon cher garçon!
I t'ink of you, t'ink of you night an' day,
Don't mak' no difference seems to me
How long de tam you was gone away.

—*The Habitant.*

It is singular that the large majority of mankind seem to think it impossible that Death can seize a beloved object. Goethe, in commenting upon the strangeness of death in that it withstands all experience, said: "It always presents itself as an incredible and unexpected event; and this transition from an existence we know to one of which we know nothing, is something so violent that it cannot take place without the greatest shock to survivors."

In Memoriam

The news of the death of Doctor Drummond came to his thousands of friends as an incredible and unexpected event. But fortunately his books, "the chosen depositories of the thoughts, the opinions, and the aspirations of mighty intellects," remain to remind all thoughtful Canadians of the kindly soul that has passed away.

The army of acquaintances and admirers of Doctor Drummond mourn him as a man of beautiful thoughts and bright fancies, whose constant cheerfulness and readiness to "play the game" betokened a contented spirit.

In the author of *The Habitant*, cheerfulness implied a pure heart and a kind and loving disposition. For the recollection of his humility and charity, and his generous appreciation of the French Canadian, we hold Dr. Drummond in our love and honour, and are tender of the fame he well deserves.

Once again a reader of the JOURNAL wishes to ventilate in its columns his opinion upon the restrictions placed by some banks upon matrimony. This paper discussed the delicate question in

Compulsory Celibacy

1903 when a leading Chicago banker warned the young men in the service of his bank not to marry on less than \$1,000 per year. Any attempt to take care of a wife and family with an annual income below the sum named, he characterized as "nonsensical folly," and he professed to feel responsible for any misery which might follow his approval of such nonsense.

To repress love, however, is very difficult—

*The more thou damm'st it up, the more it burns:
The current that with gentle murmur glides,
Thou know'st, being stopp'd, impatiently doth rage.*

Compulsory celibacy has aroused bitter feeling in all ages of the world. Yet any gentleman of mature age and experience who warns young Caledon to wait for his Amelia until he is able to support her in comparative comfort without reducing his own rations and raiment is rendering true service to young and foolish lovers.

A good story is being circulated among bankers of an exchange of pleasantries between an American lady and a bank teller, presumably a quick-witted Irishman, in a Canadian bank at one of its branches near the United States border. **The Retort Timely** The fair American transferred her money to this side of the border and deposited same with the Canadian bank. After drawing several cheques against her account, the lady asked the teller to return the cheques. He remonstrated against immediate acquiescence with the request. The fair depositor, becoming indignant, remarked that in her country the banks readily returned all cheques to their depositors. The Canadian bank official, we hope he was bland and smiling, is credited with the following prompt rejoinder:—"Yes, but Canadian banks always surrender the money represented by the cheques." Exit, fair but ruffled American.

After expressing the opinion that the recent bank panic in the United States was "a mere stampede on the part of frightened people to get their money out and lock it up," a leading New York paper, *The Financier*, advocates limiting the power of depositors to withdraw their balances on demand. **The Power of Depositors** The paper in question is in favour of fixing the percentage of deposits which might be authorized for withdrawal without previous notice, and says that, when the bank of deposit claims to be insolvent, the Governor or the Bank Superintendent of the State should be authorized to determine to what extent the demands of depositors be granted.

The matter may, as *The Financier* states, be worth discussion, but would it not be better for the United States bankers to ascertain the causes which lead to frequent monetary disturbances rather than to adopt plans of relief calculated to discredit their country in the eyes of the financial world.

However, we reproduce the article in this number of the JOURNAL as evidence of the readiness of resource of our intensely practical neighbours.

The entire country is interested in the safety of its metropolis, and when a committee of electrical experts report that "in no other city does there exist such hazard to life and property through street construction for electrical purposes as in the City of Montreal," its inhabitants may reasonably expect some action to be taken by the representatives. Nearly a year has elapsed since Mr. R. A. Ross, as chairman of a select committee of able electricians, recommended that the wires of all companies should be *underground in the central districts of Montreal at once.*

**Overhead
Wires**

How much longer will action be deferred? Such apathy and indifference to the safety of life and property ought to make Montrealers blush with mortification. The interest of bankers in a matter affecting the safety of property in Montreal is manifest enough to create surprise that they do not seek representation in the government of the city.

The temptation to reproduce the remarks of Mr. Andrew J. Frame, banker, of Waukesha, Wisconsin, made just a year ago, during one of the numerous discussions of the very old United States currency question, is irresistible. Andrew, having been informed that he and his fellow bankers might find in the Canada Bank Act, something to study, delivered himself as follows: "*Canada's total banking power is less than that of little Massachusetts. She is asleep compared to our activity, and it would seem to require a very vivid imagination to find any parallel conditions there.*"

**Poor
Canada**

We, in the utmost friendliness, would recommend Andrew to go to Texas and its bankers for information about Canada and its banks. It may also interest him to know that the Canadian Bankers' Association for two years past has been flooded with requests from big bankers, political economists and college debating societies in every State of the Union for information about the banking and currency system of this sleepy Dominion.

Signs continue to multiply of the growth of a public sentiment adverse to some corporations now enjoying great public privileges. The JOURNAL has upon several occasions upheld the right of controllers of great enterprises to secure large profits therefrom. The pioneers in new industrial fields who assume great financial risks and display unusual capacity for useful work are fairly entitled to a rich reward, and their success ought not to arouse any degree of envy. But when the difficulties have been overcome, and the risky venture becomes an assured success, the public will always in the case of great

**A Hint to
Corporations**

corporations privileged to enjoy public franchises grow restive, unless some occasional concessions be made by said corporations.

The spasmodic demand for public operation of light and power plants, street car lines, telegraph and telephone services, and the like, owes what little strength it possesses less to belief in the efficiency of municipal enterprise than to conviction that some of these corporations have been and are unduly grasping.

Some years ago, Mr. James B. Forgan, President of the First National Bank, Chicago, referred to the banking troubles in the United States as "a tough problem." He complained that all his efforts to assist in improving the monetary situation were rendered abortive by the stubborn opposition to branch banking and kindred suggestions, and he admitted that any solution of the difficulty was made virtually impossible owing to the unalterable conviction of his opponents that branch banking, even if good for the nation, would imperil their personal interests.

A Tough Problem

Perhaps, now that public opinion favours a much needed change in financial legislation, the men who would not listen to any arguments in favour of branch banking may view with contempt their opinions of yesterday. Canadian bankers are constantly being requested by their *confrères* in the United States to furnish information about the financial system under which the Dominion has seemingly prospered, and it is to be hoped that these enquiries betoken a desire to ascertain if the problem described by Mr. Forgan as "tough" in 1903 is now tender and ready for solution.

Of the stringency in our neighbour's money market at the time in question, the ex-Canadian banker said in 1903:—

"The principal source of alarm each fall is the weekly statements of the New York associated banks. They do much more harm than good. They serve to aggravate the conditions existing. To hear people talk when the reserves of the New York banks run low, you would think the money of the country has disappeared off the face of the earth. The total amount is unchanged, however, and is in better use for the country, if anything, when it is sent out West to move the crops. Uncle Sam simply moves his money from his city bank, where he has comparatively little need of it, to his country bank, where it will be useful. How foolish it is, therefore, to measure the amount left in the city bank and get scared, and not measure the amount in the country bank. That is exactly what the New York bank statements do.

"Now, if branch banking existed in this country as it does in Canada and England, and the country banks were branches of the city banks, a report on the cash and reserves of the city banks necessarily would include the money in the country banks and there would be no cause for alarm. Practically the same amount of

money would be shown in all cases, only the place where it was being used would change.

"How best to improve by currency legislation, the existing situation and make easier the annual shifting of funds and diminishing of money in the reserve centres is a tough problem. I'll admit it is too hard for me to solve. I would never be in favour of an asset currency unless we had branch banking. Some of the other members of the Chicago committee are unalterably opposed to branch banking."

One of our most patriotic citizens has recently suggested that it would be advantageous to Canada to secure the right of selecting her own Governor-General. We do not propose to dilate on the pros and cons of this suggestion. But there is one point in relation to it which may be worth consideration. At present, the Governor-General can hardly be said to possess other power to mould Canadian policies and legislation than such as he may derive from the respect which his high personal qualities command. In real power to override the party in office, our Governor-General has not more, and may even, without reflection on any of the most serious men who have held the post, be said to have considerably less power than can be exercised in England by the King. If, if we elected our executive head, he would inevitably acquire no small power to mould the policy of the Government. It may be doubted whether thoughtful Canadians would care to see the Governor-General exercising here the power of a President of the United States. It is not vastly preferable to have the real executive power under the control of the popular assembly, which, should it fail to adjust itself to the desires of the nation, can be replaced by another without affecting our relations with the Imperial authorities?

**An Elective
Gov.-Gen'l**

For some years it has been clear that the steady reduction of the yield on gilt edged investments has come to an end, and given place to a higher range of earning power for capital. More rapidly and thoroughly, and on a greater scale, than ever before, the resources of the world are being exploited in our time. New modes of appropriating to human needs the wealth of nature's stores are resulting from the advances in scientific knowledge. All these developments need capital, many of them capital in new forms and combinations. Thus the field for the profitable use of capital is, for a while, enlarged. War and earthquake, fire and extravagant living, have impeded the growth of the supplies of capital in the same degree as the demand. Hence a higher level of earnings for new capital in all forms. And with a higher level of earnings, capital values need to be scaled

**The Strain
on Capital**

down to correspond to the new basis of capitalization. The scaling-down process is disagreeable and painful. Recent episodes in the stock markets have marked stages in the necessary readjustment of values. Let us hope that the progress of revaluation will not spread ruin in industrial and commercial life, as well as among stock-gamblers.

It will come as a surprise to many who are not personally acquainted with the facts of the case, to learn that, till the 19th of February last the outlying banks of the world's metropolis collected cheques in the old-fashioned way, by a peripatetic messenger. Even though this new method of clearing has not become all-embracing, so far as it extends, the collection of cheques on branches of other banks in the suburban districts affected will give way to the collection of those on each bank's own branches. The cheques received by branches will be presented, through the head office, at a special 'Metropolitan' clearing. The branches on which they are drawn will receive from their own head offices, by the hand of one messenger, the cheques which have hitherto been presented by numerous messengers from other banks. To facilitate the operations connected with the clearing, cheques of clearing bankers will bear a special mark. Those drawn on country banks will have a 'C' in a circle in the left-hand bottom corner. The Metropolitan cheques will be marked by an 'M' in a square, and the Town cheques by a 'T' in an inverted triangle. Every banking office in the country will be classified in one of the three groups. These markings will greatly facilitate the sorting of cheques in preparing them for presentation at the Clearing House. Trial of the new plan is to be made for six months, by which time any defects of detail will become clear, and it may be hoped that the West End and Smithfield bankers, not now included in the system, will by that time be ready to give in their adhesion to the new method of procedure.

If actual money sells at a premium, the currency involved is on a depreciated basis, and yet that has been the condition of things in the large cities of the United States for a longer period than in any previous panic.

Paying for Currency

It may not be seemly for Canadians, at such a time as this, to indulge in criticism of the events which began with the flurry in New York last October, but it is interesting to note the reasons advanced by those most interested for the establishment of a premium on currency.

While it may not be strange that actual money should sell for more than its fixed value, when much of the necessary supply is withdrawn from the banks and hoarded by foolish customers, it

is suprising to find *The Financier* (N.Y.) boldly blaming the banks for protracting the period of stringency by figuratively hiding the supply of bread in a time of famine.

The Financier says:—"Some economic students call the present conditions disgraceful, and all regard them as unique, but a fair verdict is that the currency premium at this time is unnecessary and is due either to a lack of confidence between the banks themselves or a failure to appreciate the danger which the continuation of this situation means. It is high time the banks should take the latter possibility into consideration, and decide whether they can afford to discredit themselves longer in the eyes of the financial world. If they have the actual reserves in their vaults which they report to the Comptroller of the Currency, and to state officials, there is no reason why they should longer refuse to pay it out on ordinary demand. As long as they sit back and permit the spectacle of bargaining in currency to continue from day to day they cannot blame people for refusing to have confidence in them. Whether merited or not, the accusations which they are making against each other are undignified and the effects are harmful in the premises.

"We do not mean to accuse the banks of wilfully obstructing progress, but it is an absolute fact that the country could go on an even currency basis to-morrow if banks gave the word. Interior institutions which are withholding funds from necessary use have no reason for keeping these funds out of their proper reserve depositories, and, on the other hand, reserve banks might relax restrictions that have been imposed on withdrawals. The banks must face the situation as it exists, and begin business anew. As long as they are inclined to continue a policy which makes customers fearful, they cannot expect business to revive or confidence to return. There is more actual money in the country to-day than is necessary for business, and if the owners or custodians of it will only consent to do their share, the beginning of 1908 will be marked by a more cheerful feeling, and a substantial revival of industry everywhere. In this connection it might be stated that the Treasury is responsible in part for the currency premium since it holds to the obsolete principle of demanding actual cash in payments of revenues, thus throwing doubt on the ability of banks to meet-current obligations."

A common but shallow complaint is often voiced by the officers of corporations that these bodies are taxed without having the privilege of a voice in controlling the expenditure and distribution of taxes. This view embodies the very common confusion that taxes are paid by property. It is true that taxes are assessed on property in many cases, but all taxes are paid by persons. The amount paid has reference to the value of property, and the profits derived from ownership of that property afford the funds with which to meet the

**Corporations
and Politics**

tax-collector's demands. But payment is a burden on persons, not on things. And these persons have a full opportunity for influencing elections by their votes and work and their private subscriptions. If, as citizens, they approve a policy which affects adversely their interests as owners of shares in corporations, they have at least the opportunity of balancing the prospective loss in the one capacity against advantages anticipated in the other. Corporations can influence political action if they can arouse their shareholders to a consciousness of their interests as shareholders. But the awakening of an active and intelligent interest in the operations of the directors is not what many controllers of corporations desire on the part of shareholders. Managers whose personal interests are entirely in accord with those of the shareholders as such need not fear to arouse the active interest of the latter in defence of the corporation. Shareholders may then either support or oppose the party whose action is expected to affect corporate interests unfavourably. If the former, they may influence the nature of their party's activities. If the latter they may oppose the measures they fear, and the party which proposes to put them into effect. Contributions to party funds by corporations may often be innocent of all evil intent, but they are open to suspicion. Citizenship is a personal matter and taxation is a personal matter. Political subscriptions should also be a personal matter.

In the December issue of the *Journal of the Institute of Bankers*, of London, the opinion of Sir John Paget is given on a question relating to an endorsement of cheques or drafts in oriental characters (as Hebrew, Aramaic or Hindustani). One sentence of this opinion reads as follows:—

A Point in Handwriting

"I think a Court would hold that payment on such an endorsement without verification was not in the ordinary legitimate course of business within Sec. 60, was negligence within Sec. 80, and if, by a possibility the case came under the Stamp Act, 1853, Sec. 19, *that hieroglyphics, conveying nothing to the banker's mind, could not purport to be a signature.*" (The italics are ours.)

Attention to the last fifteen words of this clause might lead us a good deal beyond the scope of the question to which Sir John was directing his answer, but we are tempted to ask whether a strict interpretation of this opinion might not involve the establishment of numerous schools of handwriting in all business centres. Whatever it may really mean, it would be well for young men entering banking or business offices to be impressed with the dictum, so far as concerns their own writing capacities.

That the oldest bank in the world should be an Italian institution seems natural. Nearly all the famous banks of the

Italian cities have passed out of existence. The State Bank of Venice, the earliest of modern credit institutions, founded in 1171, has passed away. The famous Bank of St. George, founded at Genoa in 1407 ceased to exist over a century ago. The Bank of Naples dates from 1539. It is an institution of a public character, without proprietors, whether shareholders or others, but possessed of a substantial capital, increasing as profits accumulate. The managers are thus happily free from questions of maintaining or increasing the dividend, and are not harassed by the need of supporting the market quotations of their stock. The Bank is one of the note-issuing institutions of Italy, ranking in importance in this regard next after the National Bank.

The Oldest Bank

Some points of fundamental importance were emphasized in an address which Mr. B. E. Walker delivered a couple of years ago to an association of American bankers, and which has since been issued in pamphlet form. He urged that sound banking calls for consideration of the needs and circumstances of customers as much as it demands attention to immediate chances of profit. Not to lend injudiciously, even when funds are plethoric, is a principle of obvious soundness. To lend to customers whose circumstances justify it, even though other opportunities offer in which profits might be greater for the time being, demands more restraint and a capacity for realising the future clearly. But to aid customers in the development of sound business is more to the ultimate benefit of the banker than to snatch a momentarily higher profit. The modern spirit demands of all social arrangements, as Mr. Haldane said he had asked of each part of the British army organisation, what service they are rendering; and if they are rendering it more effectively than any substituted system could be expected to do. As an institution, banking can challenge such an inquiry without the smallest fear of condemnation.

Bankers and Customers

Writing in the *New York Times*, Mr. Edgar Speyer discusses the place of New York in the international money market. The need for capital in the United States has, in late years at least, outrun the capacity of the country to supply itself. The surplus capital available for investment in other countries, need not be sought at a centre where there is no such surplus. If American borrowers will use all the available supplies and pay a higher price than foreigners are willing to pay these latter will not resort to America for loans. Something like this appears to have been the case of late years, and

The World's Money Centre

so long as it continues, New York cannot compete with London and Paris and Berlin as an international money provider. Its assumption of this role must be postponed, and without this New York cannot attain to the dominant place in the money markets of the world. The argument appears to contain much sound common sense.

